

<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		

## Filing at a Glance

Companies: Progressive Casualty Insurance Company, Progressive Direct Insurance Company, Progressive Northwestern Insurance Company

Product Name: AR RV 200801	SERFF Tr Num: PRGS-125829338	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 19.0003 Recreational Vehicle	Co Tr Num:	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Authors: John Chiro, Matthew LaVigne, Tim Kusmirek	Disposition Date: 10/28/2008
	Date Submitted: 10/03/2008	Disposition Status: Filed
Effective Date Requested (New): 11/14/2008		Effective Date (New): 11/14/2008
Effective Date Requested (Renewal): 12/24/2008		Effective Date (Renewal): 12/24/2008

State Filing Description:

## General Information

Project Name: AR RV 200801	Status of Filing in Domicile:
Project Number: AR RV 200801	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/28/2008	
State Status Changed: 10/07/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
October 3, 2008	
Honorable Julie Benafield Bowman	
Commissioner of Insurance	
Arkansas Insurance Department	
1200 West Third Street	

*SERFF Tracking Number:* PRGS-125829338 *State:* Arkansas  
*First Filing Company:* Progressive Casualty Insurance Company, ... *State Tracking Number:* EFT \$100  
*Company Tracking Number:*  
*TOI:* 19.0 Personal Auto *Sub-TOI:* 19.0003 Recreational Vehicle  
*Product Name:* AR RV 200801  
*Project Name/Number:* AR RV 200801/AR RV 200801

Little Rock, Arkansas 72201-1904

Attn: Mr. William R. Lacy  
Director, Property and Casualty Division  
Re: Progressive Casualty Insurance Company (NAIC No. 155-24260)  
Progressive Direct Insurance Company (NAIC No.155-16322)  
Progressive Northwestern Insurance Company (NAIC No. 155-42919)  
200801 Motorcycle Program  
Revised Rates and Rules Filing  
SERFF Tracking Number: PRGS-125829338

Dear Mr. Lacy:

Progressive is pleased to submit for your review and approval its Revised Rates and Rules Filing for the above captioned program. We propose effective dates of November 14, 2008 for new business and December 24, 2008 for renewal business.

The proposed rate level change is 21.9%. Support of proposed changes is detailed as follows:

- A. Rules – replaces those on file.
- B. Actuarial Summary
- C. Rate Detail by Coverage – replaces those on file.

With this revision, we will be moving to Progressive's new credit model called 'A41.' This is the same algorithm that was filed in our private passenger automobile program effective 3/28/2008. To the best of our knowledge, this filing is in compliance with State and Insurance Department laws and regulations. We have not knowingly violated any Insurance Department directives concerning Recreational Vehicle insurance.

Your earliest review and approval is appreciated. Please feel free to call me at 1-800-876-6327, ext.

<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		

8-575-1303 or e-mail me at [matthew\\_lavigne@progressive.com](mailto:matthew_lavigne@progressive.com) if you should have any questions or concerns.

Sincerely,

Matthew LaVigne  
Pricing Analyst

## Company and Contact

### Filing Contact Information

Matthew LaVigne, Pricing Analyst	<a href="mailto:matthew_lavigne@progressive.com">matthew_lavigne@progressive.com</a>
300 N. Commons Blvd.	(440) 395-1303 [Phone]
Mayfield Village, OH 44143	

### Filing Company Information

Progressive Casualty Insurance Company	CoCode: 24260	State of Domicile: Ohio
6300 Wilson Mills Road	Group Code: 155	Company Type:
Mayfield Village, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 34-6513736	

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Progressive Direct Insurance Company	CoCode: 16322	State of Domicile: Ohio
6300 Wilson Mills Rd, N72	Group Code: 155	Company Type:
Cleveland, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 34-1524319	

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Progressive Northwestern Insurance Company	CoCode: 42919	State of Domicile: Ohio
6300 Wilson Mills Road	Group Code: 155	Company Type:
Mayfield Village, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 91-1187829	

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## Filing Fees

Fee Required?	Yes
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<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		
<b>Fee Amount:</b>	<b>\$100.00</b>		
<b>Retaliatory?</b>	<b>No</b>		
<b>Fee Explanation:</b>	<b>\$100 for rate and rule filing.</b>		
<b>Per Company:</b>	<b>No</b>		

*SERFF Tracking Number:*      *PRGS-125829338*                      *State:*                      *Arkansas*  
*First Filing Company:*      *Progressive Casualty Insurance Company, ...*      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0003 Recreational Vehicle*  
*Product Name:*                      *AR RV 200801*  
*Project Name/Number:*                      *AR RV 200801/AR RV 200801*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Progressive Casualty Insurance Company	\$100.00	10/03/2008	22914957
Progressive Direct Insurance Company	\$0.00	10/03/2008	
Progressive Northwestern Insurance Company	\$0.00	10/03/2008	

SERFF Tracking Number:	PRGS-125829338	State:	Arkansas
First Filing Company:	Progressive Casualty Insurance Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:			
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	AR RV 200801		
Project Name/Number:	AR RV 200801/AR RV 200801		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/28/2008	10/28/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	10/16/2008	10/16/2008	Matthew LaVigne	10/21/2008	10/21/2008
Pending Industry Response	Alexa Grissom	10/09/2008	10/09/2008	Matthew LaVigne	10/10/2008	10/13/2008

SERFF Tracking Number:	PRGS-125829338	State:	Arkansas
First Filing Company:	Progressive Casualty Insurance Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:			
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	AR RV 200801		
Project Name/Number:	AR RV 200801/AR RV 200801		

## Disposition

Disposition Date: 10/28/2008  
Effective Date (New): 11/14/2008  
Effective Date (Renewal): 12/24/2008  
Status: Filed  
Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Progressive Casualty Insurance Company	21.940%	\$389,543	3,319	\$1,775,493	15.000%	-49.000%	24.930%
Progressive Direct Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%
Progressive Northwestern Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	24.930%
Overall Percentage Rate Impact For This Filing	21.940%

<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		
<b>Effect of Rate Filing-Written Premium Change For This Program</b>			<b>\$389,543</b>
<b>Effect of Rate Filing - Number of Policyholders Affected</b>			<b>3,319</b>



SERFF Tracking Number: PRGS-125829338 State: Arkansas

First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100

Company Tracking Number:

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: AR RV 200801

Project Name/Number: AR RV 200801/AR RV 200801

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Actuarial Summary	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Rate	Rates	Filed	Yes
Rate	Rules	Filed	Yes

SERFF Tracking Number: PRGS-125829338 State: Arkansas  
First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number:  
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle  
Product Name: AR RV 200801  
Project Name/Number: AR RV 200801/AR RV 200801

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/16/2008

Submitted Date 10/16/2008

Respond By Date

Dear Matthew LaVigne,

This will acknowledge receipt of the captioned filing. The Rf-1s are to be submitted per insurer. Please resubmit accordingly.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/21/2008

Submitted Date 10/21/2008

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Attached below are Form RF-1's for each filed company.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		

Sincerely,  
John Chiro, Matthew LaVigne, Tim Kusmirek

SERFF Tracking Number: PRGS-125829338 State: Arkansas  
First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number:  
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle  
Product Name: AR RV 200801  
Project Name/Number: AR RV 200801/AR RV 200801

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/09/2008

Submitted Date 10/09/2008

Respond By Date

Dear Matthew LaVigne,

This will acknowledge receipt of the captioned filing. Rf-1 must be completed and submitted for the filing.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/10/2008

Submitted Date 10/13/2008

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Attached is Form RF-1 Rate filing Abstract.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		

John Chiro, Matthew LaVigne, Tim Kusmirek

SERFF Tracking Number:	PRGS-125829338	State:	Arkansas
First Filing Company:	Progressive Casualty Insurance Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:			
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	AR RV 200801		
Project Name/Number:	AR RV 200801/AR RV 200801		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File and Use
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	-4.700%
<b>Effective Date of Last Rate Revision:</b>	08/03/2006
<b>Filing Method of Last Filing:</b>	File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Progressive Casualty Insurance Company	24.930%	21.940%	\$389,543	3,319	\$1,775,493	15.000%	-49.000%
Progressive Direct Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%
Progressive Northwestern Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

## Overall Rate Information for Multiple Company Filings

<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		

<b>Overall % Rate Indicated:</b>	24.930%
<b>Overall Percentage Rate Impact For This Filing:</b>	21.940%
<b>Effect of Rate Filing - Written Premium Change For This Program:</b>	\$389,543
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	3319



<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		

## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
Filed	Rates	All	Replacement	ARRV 200801 RATES.pdf
Filed	Rules	All	Replacement	AR RV RULES.pdf

# RATE DETAIL BY COVERAGE

*PROGRESSIVE*®

Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rate Level Filing  
State of Arkansas

### Rate Calculation Formula

[illegible][illegible]

Note: For each coverage, multiply base rate by factors indicated by an X.

Round to whole dollar amount after final computation.

**Total Policy Premium = Sum of Developed Premiums**

\*If COMP selected, deduct \$5.00 from COMP.

\*If COLL selected, deduct \$5.00 from COLL.

\*\*The base rates shown for Replacement PE, Scheduled PE, and Full Timer's Secured PE are the rates per \$1,000.

\*\*\*If Full Timer's Package selected, deduct \$1.00 from Full Timer's Package.

If Deluxe Package selected, add the following base rates: COMP Disappearing Deductible, COLL Disappearing Deductible, and Scheduled Medical Benefits/Vacation Residence.

A Rate Cap Factor is applied if applicable. See Rule D02 for Rate Capping procedures.

Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rate Level Filing  
State of Arkansas

Rate Detail

BASE RATE TABLE

PRODUCT	BI/PD	COLL	DISAPPEAR DED COLL	COMP	DISAPPEAR DED COMP	EMERGENCY EXPENSE	FULL TIMER	MEXICO COLL	MEXICO COMP	PIP	REPLACEMENT COST PE	SCHED PE	SCHED MED BEN	SECURED PE	SHED CONTENT	UIM	UMBI	UMPD
MT	322.60	526.57	12.00	462.91	12.00	5.87	82.24	5.00	5.00	26.41	10.32	9.31	9.92	13.96	1.00	9.91	15.96	8.70

PRODUCT	TRAILER	VAC LIAB
MT	100.00	3.88

**PROGRESSIVE**

Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rate Level Filing  
State of Arkansas

Rate Detail

BI/PD LIMIT FACTOR TABLE

PRODUCT	BI LIMIT	PD LIMIT	FACTOR
MT	25/50	25	0.78
MT	50/100	25	0.83
MT	100/300	50	0.90
MT	250/500	100	1.22
MT	300 CSL	300 CSL	1.07
MT	500 CSL	500 CSL	1.56
MT	1 MILLION CSL	1 MILLION CSL	2.72

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Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rate Level Filing  
State of Arkansas

Rate Detail

CLAIM FREE RENEWAL DISCOUNT TABLE

PRODUCT	CLAIM FREE RENEWAL	BI/PD	COLL	DISAPPEAR DED COLL	COMP	DISAPPEAR DED COMP	EMERGENCY EXPENSE	FULL TIMERS	PIP	REPLACEMENT COST PE	SCHED MED BEN	SCHED PE	SECURED PE	UIM	UMBI	UMPD	VAC LIAB
MT	Y	0.95	0.97	0.97	0.97	0.97	0.97	0.95	0.95	0.97	0.95	0.97	0.97	0.95	0.95	0.95	0.95
MT	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rate Level Filing  
State of Arkansas

Rate Detail

COLL DEDUCTIBLE FACTOR TABLE

PRODUCT	COLL DEDUCTIBLE	FACTOR
MT	250 DED	1.00
MT	500 DED	0.90
MT	1,000 DED	0.72
MT	2,500 DED	0.62
MT	250 DED W/REPL COST	1.00
MT	500 DED W/REPL COST	0.90
MT	1,000 DED W/REPL COST	0.72
MT	2,500 DED W/REPL COST	0.62
MT	250 DED W/AGREED VALUE	1.00
MT	500 DED W/AGREED VALUE	0.90
MT	1,000 DED W/AGREED VALUE	0.72
MT	2,500 DED W/AGREED VALUE	0.62

**PROGRESSIVE**

Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rate Level Filing  
State of Arkansas

Rate Detail

COLLEGE GRAD DISCOUNT TABLE

RISK-TYPE	GOOD			DIMINISH		DIMINISH		PIP
	STUDENT	BI/PD	COLL	DED	COLL	COMP	DED	
MT	Y	0.95	0.95	0.95		0.95	0.95	0.95
MT	N	1.00	1.00	1.00		1.00	1.00	1.00

*PROGRESSIVE*

Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rate Level Filing  
State of Arkansas

Rate Detail

COMP DEDUCTIBLE FACTOR TABLE

PRODUCT	COMP DEDUCTIBLE	FACTOR
MT	250 DED	1.00
MT	500 DED	0.95
MT	1000 DED	0.86
MT	2500 DED	0.82
MT	250 DED W/\$0 WINDSHIELD	1.20
MT	500 DED W/\$0 WINDSHIELD	1.14
MT	1000 DED W/\$0 WINDSHIELD	1.03
MT	2500 DED W/\$0 WINDSHIELD	0.98
MT	250 DED W/REPL COST	1.00
MT	500 DED W/REPL COST	0.95
MT	1,000 DED W/REPL COST	0.86
MT	2,500 DED W/REPL COST	0.82
MT	250 DED W/\$0 WINDSHIELD W/REPL COST	1.20
MT	500 DED W/\$0 WINDSHIELD W/REPL COST	1.14
MT	1000 DED W/\$0 WINDSHIELD W/REPL COST	1.03
MT	2500 DED W/\$0 WINDSHIELD W/REPL COST	0.98
MT	250 DED W/AGREED VALUE	1.00
MT	500 DED W/AGREED VALUE	0.95
MT	1,000 DED W/AGREED VALUE	0.86
MT	2,500 DED W/AGREED VALUE	0.82
MT	250 DED W/\$0 WINDSHIELD W/AGREED VALUE	1.20
MT	500 DED W/\$0 WINDSHIELD W/AGREED VALUE	1.14
MT	1000 DED W/\$0 WINDSHIELD W/AGREED VALUE	1.03
MT	2500 DED W/\$0 WINDSHIELD W/AGREED VALUE	0.98

**PROGRESSIVE**

Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rate Level Filing  
State of Arkansas

Rate Detail

DRIVER CLASS FACTOR TABLE

PRODUCT	MARRIED/ SINGLE	DRIVER AGE	BI/PD	COLL	COMP
MT	M	16 ... 19	1.72	1.96	1.75
MT	M	20 ... 23	1.55	1.96	1.75
MT	M	24 ... 27	1.55	1.42	1.75
MT	M	28 ... 30	0.84	1.42	1.50
MT	M	31 ... 34	0.84	0.96	1.25
MT	M	35 ... 39	0.71	0.86	1.16
MT	M	40 ... 44	0.71	0.86	1.01
MT	M	45 ... 50	0.66	0.86	1.01
MT	M	51 ... 56	0.66	0.81	1.01
MT	M	57 ... 62	0.81	0.86	0.96
MT	M	63 ... 68	1.01	1.02	0.90
MT	M	69 ... 75	1.06	1.02	0.84
MT	M	76 ... 98	1.77	1.36	0.86
MT	S	16 ... 19	2.53	2.27	1.75
MT	S	20 ... 23	2.53	2.27	1.75
MT	S	24 ... 27	2.53	2.27	1.75
MT	S	28 ... 30	2.53	2.07	1.52
MT	S	31 ... 34	1.62	1.82	1.52
MT	S	35 ... 39	1.62	1.47	1.52
MT	S	40 ... 44	1.42	1.42	1.52
MT	S	45 ... 50	1.27	1.42	1.52
MT	S	51 ... 56	1.35	1.42	1.27
MT	S	57 ... 62	1.62	1.42	1.27
MT	S	63 ... 68	1.62	1.57	1.16
MT	S	69 ... 75	2.13	1.57	1.16
MT	S	76 ... 98	2.13	1.57	0.80

**PROGRESSIVE**

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DRIVER RECORD SURCHARGE TABLE

PRODUCT	DRIVING RECORD		DISAPPEAR			DISAPPEAR	
	LEVEL	BI/PD	COLL	DED COLL	COMP	DED COMP	
MT	01	1.00	1.00	1.00	1.00	1.00	
MT	02	1.07	1.06	1.06	1.12	1.12	
MT	03	1.33	1.33	1.33	1.14	1.14	
MT	04	2.20	1.70	1.70	1.40	1.40	

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EMERGENCY EXPENSE LIMIT FACTOR TABLE

PRODUCT	LIMIT	FACTOR
MT	\$750 MAX/NO PER DAY LIMIT	1.00
MT	\$2,000 MAX/NO PER DAY LIMIT	3.56
MT	\$7,500 MAX/NO PER DAY LIMIT	6.00

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FULL TIMERS LIMIT FACTOR TABLE

PRODUCT	LIMIT	FACTOR
MT	50/100	1.00
MT	100/300	1.16
MT	250/500	1.44
MT	300 CSL	1.52
MT	500 CSL	1.79
MT	1 MILLION CSL	2.90

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FINANCIAL RESPONSIBILITY LEVEL FACTOR TABLE

PRODUCT	U/W TIER	FR LEVEL	BI/PD	COLL	COMP
MT	A1	A1	0.68	0.74	0.73
MT	A1	B1	0.71	0.78	0.79
MT	A1	C1	0.85	0.79	0.83
MT	A1	D1	0.85	0.89	0.90
MT	A1	E1	0.99	0.98	0.93
MT	A1	F1	1.06	1.06	1.06
MT	A1	G1	1.06	1.20	1.20
MT	A1	H1	1.23	1.34	1.24
MT	A1	I1	1.46	1.53	1.53
MT	A1	J1	1.60	1.85	1.85
MT	A1	PC	0.82	0.81	0.83
MT	A1	T1	0.99	0.98	0.93
MT	A1	X1	0.99	0.98	0.93
MT	A1	Y1	0.99	0.98	0.93
MT	B1	A1	0.71	0.78	0.77
MT	B1	B1	0.74	0.82	0.83
MT	B1	C1	0.89	0.84	0.88
MT	B1	D1	0.89	0.93	0.95
MT	B1	E1	1.04	1.03	0.97
MT	B1	F1	1.11	1.12	1.12
MT	B1	G1	1.11	1.26	1.27
MT	B1	H1	1.29	1.41	1.31
MT	B1	I1	1.54	1.61	1.61
MT	B1	J1	1.69	1.95	1.95
MT	B1	PC	0.86	0.86	0.88
MT	B1	T1	1.04	1.03	0.97
MT	B1	X1	1.04	1.03	0.97
MT	B1	Y1	1.04	1.03	0.97

NOTE: The PC FR Level represents policy holders that incepted prior to 08/12/1999.

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MULTI-POLICY DISCOUNT TABLE

PRODUCT	MULTI-POLICY			DISAPPEAR			DISAPPEAR		EMERGENCY	FULL	PIP	REPLACEMENT	SCHED	SCHED	SECURED	UIM	UMBI	UMPD	VAC
	Y/N	BI/PD	COLL	DED	COLL	COMP	DED	COMP	EXPENSE	TIMERS		COST PE	MED BEN	PE	PE				LIAB
MT	Y	0.95	0.95	0.95		0.95	0.95		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
MT	N	1.00	1.00	1.00		1.00	1.00		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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ORIGINAL OWNER DISCOUNT TABLE

PRODUCT	ORIGINAL	DISAPPEAR		DISAPPEAR	
	OWNER Y/N	COMP	DED COMP	COLL	DED COLL
MT	Y	0.90	0.90	0.90	0.90
MT	N	1.00	1.00	1.00	1.00

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PAID IN FULL DISCOUNT

PRODUCT	PAID IN FULL Y/N	BIPD	COLL	DISAPPEAR DED COLL	COMP	DISAPPEAR DED COMP	EMERGENCY EXPENSE	FULL TIMER	PIP	REPLACEMENT COST PE	SCHED MED BEN	SCHED PE	SECURED PE	UIM	UMBI	UMPD	VAC LIAB
MT	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
MT	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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PROMPT PAYMENT DISCOUNT

	PROMPT PAYMENT			DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	REPLACEMENT		SCHED	SCHED	SECURED				VAC			
PRODUCT	Y/N	BIPD	COLL	DED	COLL	COMP	DED	COMP	EXPENSE	TIMER	PIP	COST	PE	MED	BEN	PE	PE	UIM	UMBI	UMPD	LIAB
MT	Y	0.97	0.97	0.97		0.97	0.97		0.97	0.97	0.97	0.97		0.97	0.97	0.97		0.97	0.97	0.97	0.97
MT	N	1.00	1.00	1.00		1.00	1.00		1.00	1.00	1.00	1.00		1.00	1.00	1.00		1.00	1.00	1.00	1.00

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PIP LIMIT FACTOR TABLE

PRODUCT	LIMIT	FACTOR
MT	NONE	0.00
MT	5K MED PYMTS	0.60
MT	WKLS BENEFITS	0.20
MT	5K ACC DEATH	0.20
MT	5K MED PYMNTS & WKLS BENE	0.80
MT	5K MED PYMNTS + 5K ACC DEATH	0.80
MT	5K ACC DEATH + WKLS BENE	0.40
MT	5K MED ACC DEATH AND WKLS BENE	1.00
MT	10K MED & HOSP + INC DISM + 5K DTH	1.80

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ROADSIDE BASE RATE TABLE

PRODUCT	POLICY ORIGINATED ON OR AFTER 10/04/2002	BASE RATE
MT	Y	56.21
MT	N	20.06



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RESPONSIBLE DRIVER DISCOUNT TABLE

PRODUCT	RESP DRIVER				DISAPPEAR		DISAPPEAR	
	Y/N	BI/PD	COLL	DED COLL	COMP	DED COMP		
MT	Y	0.67	0.76	0.76	0.94	0.94		
MT	N	1.00	1.00	1.00	1.00	1.00		

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SYMBOL FACTOR TABLE

SYMBOL	BI/PD	COLL	COMP
73	0.96	1.05	1.10
74	1.01	0.85	0.74
75	1.78	1.01	0.60
1V	1.42	1.11	1.00
1W	1.01	1.11	1.10
1X	1.01	1.11	1.00

Symbol 73 - Class A Motor Home  
Symbol 74 - Class C Motor Home  
Symbol 75 - Class B Motor Home  
Symbol 1V - Heavy Duty Tow Vehicle  
Symbol 1W - Professional Bus Conversion  
Symbol 1X - Non Professional Bus Conversion

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TRANSFER DISCOUNT TABLE

PRODUCT	TRANSFER			DISAPPEAR		DISAPPEAR		FULL		REPLACEMENT		VAC	
	Y/N	BI/PD	COLL	DED COLL	COMP	DED COMP	TIMERS	PIP	COST PE	UIM	UMBI	UMPD	LIAB
MT	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
MT	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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UIM LIMIT FACTOR TABLE

PRODUCT	LIMIT	FACTOR
MT	NONE	0.00
MT	25/50	1.00
MT	50/100	1.50
MT	100/300	2.05
MT	250/500	2.40
MT	300 CSL	2.30
MT	500 CSL	3.01
MT	1 MILLION CSL	4.73

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UMBI FACTOR TABLE

PRODUCT	LIMIT	FACTOR
MT	NONE	0.00
MT	25/50	1.00
MT	50/100	1.50
MT	100/300	2.05
MT	250/500	2.40
MT	300 CSL	2.30
MT	500 CSL	3.01
MT	1 MILLION CSL	4.73

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UMPD FACTOR TABLE

PRODUCT	LIMIT	FACTOR
MT	NONE	0.00
MT	25 W/\$200 DED	1.32
MT	50 W/\$200 DED	2.00
MT	100 W/\$200 DED	3.00
MT	300 CSL W/\$200 DED	4.00
MT	500 CSL W/\$200 DED	5.00
MT	1 MILLION CSL W/\$200 DED	7.50

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TRAILER LIMIT FACTOR TABLE

PRODUCT	LIMIT	FACTOR
MT	0, 2,500 INCL W/COMP	0.01
MT	1-2500, 2500 INCL W/COMP/COLL	1.00
MT	2501-5000, 2500 INCL W/COMP/COLL	1.25
MT	5001-7500, 2500 INCL W/COMP/COLL	1.75
MT	7501-12500, 2500 INCL W/COMP/COLL	2.50
MT	12501-17500, 2500 INCL W/COMP/COLL	3.00

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VACATION LIABILITY LIMIT FACTOR TABLE

PRODUCT	LIMIT	FACTOR
MT	10,000	1.00
MT	25,000	2.33
MT	50,000	3.00
MT	100,000	3.33
MT	250,000	3.67
MT	300,000	4.00
MT	500,000	4.33

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VALUE CLASS FACTOR TABLE

PRODUCT	VALUE CLASS	COLL	COMP
MT	1 ... 1000	0.25	0.24
MT	1001 ... 2000	0.25	0.24
MT	2001 ... 3000	0.26	0.29
MT	3001 ... 4000	0.27	0.29
MT	4001 ... 5000	0.27	0.30
MT	5001 ... 6000	0.28	0.31
MT	6001 ... 7000	0.29	0.31
MT	7001 ... 8000	0.29	0.32
MT	8001 ... 9000	0.30	0.32
MT	9001 ... 10000	0.30	0.33
MT	10001 ... 11000	0.31	0.34
MT	11001 ... 12000	0.32	0.34
MT	12001 ... 13000	0.32	0.35
MT	13001 ... 14000	0.33	0.36
MT	14001 ... 15000	0.33	0.36
MT	15001 ... 16000	0.34	0.37
MT	16001 ... 17000	0.35	0.38
MT	17001 ... 18000	0.35	0.39
MT	18001 ... 19000	0.36	0.39
MT	19001 ... 20000	0.37	0.40
MT	20001 ... 21000	0.38	0.41
MT	21001 ... 22000	0.38	0.42
MT	22001 ... 23000	0.39	0.43
MT	23001 ... 24000	0.40	0.43
MT	24001 ... 25000	0.41	0.44
MT	25001 ... 26000	0.41	0.45
MT	26001 ... 27000	0.42	0.46
MT	27001 ... 28000	0.43	0.47
MT	28001 ... 29000	0.44	0.48
MT	29001 ... 30000	0.45	0.49
MT	30001 ... 32000	0.46	0.50
MT	32001 ... 34000	0.47	0.52
MT	34001 ... 36000	0.50	0.55
MT	36001 ... 38000	0.52	0.57
MT	38001 ... 40000	0.54	0.59
MT	40001 ... 42000	0.56	0.61
MT	42001 ... 44000	0.58	0.63
MT	44001 ... 46000	0.60	0.66
MT	46001 ... 48000	0.63	0.70
MT	48001 ... 50000	0.66	0.72
MT	50001 ... 52000	0.68	0.75

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VALUE CLASS FACTOR TABLE

PRODUCT	VALUE CLASS	COLL	COMP
MT	52001 ... 54000	0.70	0.77
MT	54001 ... 56000	0.74	0.81
MT	56001 ... 58000	0.77	0.85
MT	58001 ... 60000	0.80	0.88
MT	60001 ... 65000	0.85	0.94
MT	65001 ... 70000	0.94	1.03
MT	70001 ... 75000	1.03	1.14
MT	75001 ... 80000	1.14	1.26
MT	80001 ... 85000	1.25	1.39
MT	85001 ... 90000	1.38	1.53
MT	90001 ... 95000	1.52	1.69
MT	95001 ... 100000	1.68	1.86
MT	100001 ... 105000	1.74	1.93
MT	105001 ... 110000	1.79	1.99
MT	110001 ... 115000	1.85	2.06
MT	115001 ... 120000	1.89	2.10
MT	120001 ... 125000	1.93	2.14
MT	125001 ... 130000	1.97	2.18
MT	130001 ... 135000	2.00	2.23
MT	135001 ... 140000	2.04	2.27
MT	140001 ... 145000	2.08	2.32
MT	145001 ... 150000	2.12	2.36
MT	150001 ... 155000	2.17	2.41
MT	155001 ... 160000	2.21	2.46
MT	160001 ... 165000	2.25	2.51
MT	165001 ... 170000	2.30	2.56
MT	170001 ... 175000	2.34	2.61
MT	175001 ... 180000	2.39	2.66
MT	180001 ... 185000	2.43	2.71
MT	185001 ... 190000	2.48	2.76
MT	190001 ... 195000	2.48	2.99
MT	195001 ... 200000	2.49	3.21
MT	200001 ... 205000	2.49	3.43
MT	205001 ... 210000	2.49	3.65
MT	210001 ... 215000	2.49	3.87
MT	215001 ... 220000	2.50	4.10
MT	220001 ... 225000	2.50	4.32
MT	225001 ... 230000	2.54	4.38
MT	230001 ... 235000	2.57	4.45
MT	235001 ... 240000	2.61	4.51
MT	240001 ... 245000	2.65	4.58

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VALUE CLASS FACTOR TABLE

PRODUCT	VALUE CLASS	COLL	COMP
MT	245001 ... 250000	2.68	4.65
MT	250001 ... 255000	2.72	4.71
MT	255001 ... 260000	2.76	4.78
MT	260001 ... 265000	2.79	4.84
MT	265001 ... 270000	2.83	4.91
MT	270001 ... 275000	2.87	4.97
MT	275001 ... 280000	2.91	5.05
MT	280001 ... 285000	2.95	5.12
MT	285001 ... 290000	2.99	5.20
MT	290001 ... 295000	3.03	5.27
MT	295001 ... 300000	3.07	5.35
MT	300001 ... 305000	3.12	5.42
MT	305001 ... 310000	3.16	5.50
MT	310001 ... 315000	3.20	5.57
MT	315001 ... 320000	3.24	5.65
MT	320001 ... 325000	3.28	5.73
MT	325001 ... 330000	3.33	5.81
MT	330001 ... 335000	3.38	5.90
MT	335001 ... 340000	3.43	5.99
MT	340001 ... 345000	3.48	6.07
MT	345001 ... 350000	3.52	6.16
MT	350001 ... 355000	3.57	6.25
MT	355001 ... 360000	3.62	6.33
MT	360001 ... 365000	3.67	6.42
MT	365001 ... 370000	3.72	6.51
MT	370001 ... 375000	3.76	6.59
MT	375001 ... 380000	3.82	6.69
MT	380001 ... 385000	3.87	6.79
MT	385001 ... 390000	3.93	6.89
MT	390001 ... 395000	3.98	6.99
MT	395001 ... 400000	4.04	7.09
MT	400001 ... 405000	4.09	7.19
MT	405001 ... 410000	4.15	7.29
MT	410001 ... 415000	4.20	7.39
MT	415001 ... 420000	4.26	7.49
MT	420001 ... 425000	4.31	7.59
MT	425001 ... 430000	4.38	7.70
MT	430001 ... 435000	4.44	7.82
MT	435001 ... 440000	4.50	7.93
MT	440001 ... 445000	4.57	8.05
MT	445001 ... 450000	4.63	8.16

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VALUE CLASS FACTOR TABLE

PRODUCT	VALUE CLASS	COLL	COMP
MT	450001 ... 455000	4.69	8.28
MT	455001 ... 460000	4.76	8.39
MT	460001 ... 465000	4.82	8.51
MT	465001 ... 470000	4.88	8.62
MT	470001 ... 475000	4.94	8.74
MT	475001 ... 480000	4.99	8.83
MT	480001 ... 485000	5.04	8.92
MT	485001 ... 490000	5.09	9.00
MT	490001 ... 495000	5.14	9.09
MT	495001 ... 500000	5.18	9.18
MT	500001 ... 505000	5.23	9.27
MT	505001 ... 510000	5.28	9.36
MT	510001 ... 515000	5.33	9.44
MT	515001 ... 520000	5.38	9.53
MT	520001 ... 525000	5.43	9.62
MT	525001 ... 530000	5.47	9.71
MT	530001 ... 535000	5.52	9.80
MT	535001 ... 540000	5.57	9.89
MT	540001 ... 545000	5.62	9.97
MT	545001 ... 550000	5.67	10.06
MT	550001 ... 555000	5.71	10.14
MT	555001 ... 560000	5.75	10.21
MT	560001 ... 565000	5.79	10.29
MT	565001 ... 570000	5.83	10.37
MT	570001 ... 575000	5.87	10.44
MT	575001 ... 580000	5.91	10.52
MT	580001 ... 585000	5.96	10.60
MT	585001 ... 590000	6.00	10.67
MT	590001 ... 595000	6.04	10.75
MT	595001 ... 600000	6.08	10.82
MT	600001 ... 605000	6.12	10.90
MT	605001 ... 610000	6.16	10.98
MT	610001 ... 615000	6.20	11.05
MT	615001 ... 620000	6.25	11.13
MT	620001 ... 625000	6.29	11.20
MT	625001 ... 630000	6.33	11.28
MT	630001 ... 635000	6.37	11.36
MT	635001 ... 640000	6.41	11.43
MT	640001 ... 645000	6.45	11.51
MT	645001 ... 650000	6.49	11.59
MT	650001 ... 655000	6.54	11.67

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VALUE CLASS FACTOR TABLE

PRODUCT	VALUE CLASS	COLL	COMP
MT	655001 ... 660000	6.59	11.76
MT	660001 ... 665000	6.64	11.85
MT	665001 ... 670000	6.68	11.94
MT	670001 ... 675000	6.73	12.02
MT	675001 ... 680000	6.78	12.11
MT	680001 ... 685000	6.83	12.20
MT	685001 ... 690000	6.87	12.29
MT	690001 ... 695000	6.92	12.37
MT	695001 ... 700000	6.97	12.46
MT	700001 ... 705000	7.02	12.55
MT	705001 ... 710000	7.06	12.64
MT	710001 ... 715000	7.11	12.73
MT	715001 ... 720000	7.16	12.81
MT	720001 ... 725000	7.21	12.90
MT	725001 ... 730000	7.25	12.99
MT	730001 ... 735000	7.30	13.08
MT	735001 ... 740000	7.35	13.16
MT	740001 ... 745000	7.39	13.25
MT	745001 ... 750000	7.44	13.34
MT	750001 ... 755000	7.50	13.44
MT	755001 ... 760000	7.55	13.54
MT	760001 ... 765000	7.61	13.64
MT	765001 ... 770000	7.66	13.74
MT	770001 ... 775000	7.71	13.84
MT	775001 ... 780000	7.77	13.95
MT	780001 ... 785000	7.82	14.05
MT	785001 ... 790000	7.88	14.15
MT	790001 ... 795000	7.93	14.25
MT	795001 ... 800000	7.99	14.35
MT	800001 ... 805000	8.04	14.45
MT	805001 ... 810000	8.09	14.55
MT	810001 ... 815000	8.15	14.65
MT	815001 ... 820000	8.20	14.75
MT	820001 ... 825000	8.26	14.85
MT	825001 ... 830000	8.31	14.96
MT	830001 ... 835000	8.37	15.06
MT	835001 ... 840000	8.42	15.16
MT	840001 ... 845000	8.48	15.26
MT	845001 ... 850000	8.53	15.36
MT	850001 ... 855000	8.59	15.48
MT	855001 ... 860000	8.65	15.59

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VALUE CLASS FACTOR TABLE

PRODUCT	VALUE CLASS	COLL	COMP
MT	860001 ... 865000	8.72	15.71
MT	865001 ... 870000	8.78	15.82
MT	870001 ... 875000	8.84	15.94
MT	875001 ... 880000	8.90	16.06
MT	880001 ... 885000	8.97	16.17
MT	885001 ... 890000	9.03	16.29
MT	890001 ... 895000	9.09	16.41
MT	895001 ... 900000	9.15	16.52
MT	900001 ... 905000	9.22	16.64
MT	905001 ... 910000	9.28	16.75
MT	910001 ... 915000	9.34	16.87
MT	915001 ... 920000	9.40	16.99
MT	920001 ... 925000	9.46	17.10
MT	925001 ... 930000	9.53	17.22
MT	930001 ... 935000	9.59	17.34
MT	935001 ... 940000	9.65	17.45
MT	940001 ... 945000	9.71	17.57
MT	945001 ... 950000	9.78	17.68
MT	950001 ... 955000	9.83	17.78
MT	955001 ... 960000	9.88	17.87
MT	960001 ... 965000	9.93	17.96
MT	965001 ... 970000	9.98	18.06
MT	970001 ... 975000	10.03	18.15
MT	975001 ... 980000	10.09	18.24
MT	980001 ... 985000	10.14	18.34
MT	985001 ... 990000	10.19	18.43
MT	990001 ... 995000	10.24	18.52
MT	995001 ... 1000000	10.29	18.62

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VEHICLE AGE FACTOR TABLE

PRODUCT	VEHICLE AGE	SYMBOL	COLL	COMP
MT	0	73	1.00	1.00
MT	0	74	1.00	1.00
MT	0	75	1.00	1.00
MT	0	1V	1.00	1.00
MT	0	1W	1.00	1.00
MT	0	1X	1.00	1.00
MT	1	73	0.95	1.24
MT	1	74	0.95	1.24
MT	1	75	0.95	1.24
MT	1	1V	0.95	1.24
MT	1	1W	0.95	1.24
MT	1	1X	0.95	1.24
MT	2	73	0.95	1.27
MT	2	74	0.95	1.27
MT	2	75	0.95	1.27
MT	2	1V	0.95	1.27
MT	2	1W	0.95	1.27
MT	2	1X	0.95	1.27
MT	3	73	0.97	1.45
MT	3	74	0.97	1.45
MT	3	75	0.97	1.45
MT	3	1V	0.97	1.45
MT	3	1W	0.97	1.45
MT	3	1X	0.97	1.45
MT	4	73	1.00	1.65
MT	4	74	1.00	1.65
MT	4	75	1.00	1.65
MT	4	1V	1.00	1.65
MT	4	1W	1.00	1.65
MT	4	1X	1.00	1.65
MT	5	73	1.05	1.73
MT	5	74	1.05	1.73
MT	5	75	1.05	1.73
MT	5	1V	1.05	1.73
MT	5	1W	1.05	1.73
MT	5	1X	1.05	1.73
MT	6 ... 7	73	1.15	1.97
MT	6 ... 7	74	1.15	1.97
MT	6 ... 7	75	1.15	1.97
MT	6 ... 7	1V	1.15	1.97
MT	6 ... 7	1W	1.15	1.97

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VEHICLE AGE FACTOR TABLE

PRODUCT	VEHICLE AGE	SYMBOL	COLL	COMP
MT	6 ... 7	1X	1.15	1.97
MT	8 ... 10	73	1.15	2.07
MT	8 ... 10	74	1.15	2.07
MT	8 ... 10	75	1.15	2.07
MT	8 ... 10	1V	1.15	2.07
MT	8 ... 10	1W	1.15	2.07
MT	8 ... 10	1X	1.15	2.07
MT	11 ... 15	73	0.90	2.28
MT	11 ... 15	74	0.90	2.28
MT	11 ... 15	75	0.90	2.28
MT	11 ... 15	1V	0.90	2.28
MT	11 ... 15	1W	0.90	2.28
MT	11 ... 15	1X	0.90	2.28
MT	16 ... 99	73	0.70	2.28
MT	16 ... 99	74	0.70	2.28
MT	16 ... 99	75	0.70	2.28
MT	16 ... 99	1V	0.70	2.28
MT	16 ... 99	1W	0.70	2.28
MT	16 ... 99	1X	0.70	2.28

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VEHICLE USE FACTOR TABLE

PRODUCT	VEHICLE			DISAPPEAR		DISAPPEAR		EMERGENCY	REPLACEMENT	
	USE	BI/PD	COLL	DED	COLL	COMP	DED	COMP	EXPENSE	COST PE
MT	14	0.92	0.98	0.97		0.96	0.97		0.97	0.97
MT	15	1.16	1.13	1.07		1.01	1.07		1.07	1.07
MT	16	1.79	1.17	1.19		1.21	1.19		1.19	1.19
MT	17	1.84	1.47	1.31		1.15	1.31		1.31	1.31
MT	18	1.84	1.47	1.24		1.01	1.24		1.24	1.24
MT	19	1.26	1.22	1.19		1.15	1.19		1.19	1.19
MT	20	0.93	0.93	0.96		1.00	0.96		0.96	0.96
MT	23	1.84	1.47	1.27		1.08	1.27		1.27	1.27

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WELCOME BACK DISCOUNT TABLE

PRODUCT	WELCOME BACK			DISAPPEAR		DISAPPEAR		FULL		REPLACEMENT		VAC		
	Y/N	BIPD	COLL	DED COLL	COMP	DED COMP	TIMERS	PIP	COST PE	UIM	UMBI	UMPD	LIAB	
MT	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	
MT	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	

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ZIP MATCH FACTOR TABLE

	ZIP-STATE			DISAPPEAR		DISAPPERA		EMERGENCY	REPLACEMENT		
PRODUCT	MATCH	BI/PD	COLL	DED	COLL	COMP	DED	COMP	EXPENSE	COST PE	ROADSIDE
MT	1	0.70	0.80	0.82		0.85	0.82		0.82	0.82	0.82
MT	2	0.85	0.80	0.88		0.97	0.88		0.88	0.88	0.88
MT	3	1.00	1.00	1.00		1.00	1.00		1.00	1.00	1.00
MT	4	0.70	0.80	0.82		0.85	0.82		0.82	0.82	0.82

Option:

- 1: Zip Match = Yes, State Match = Yes
- 2: Zip Match = No, State Match = Yes
- 3: Zip Match = No, State Match = No
- 4: Zip Match = Yes, State Match = No

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SETTLEMENT OPTIONS FACTOR TABLE

PRODUCT	OPTION	COMP	COLL
MT	AGREED VALUE	1.06	1.28
MT	MARKET VALUE	1.00	1.00
MT	TOTAL LOSS REP	1.02	1.02
MT	PURCHASE PRICE	0.99	0.97

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BASE RATE TABLE

PRODUCT	COLL	DISAPPEAR DED COLL	COMP	DISAPPEAR DED COMP	EMERGENCY EXPENSE	FULL TIMER	MEXICO COLL	MEXICO COMP	REPLACEMENT COST PE	SCHED PE	SCHED MED BEN	SECURED PE	SHED CONTENT	VAC LIAB
TT	289.46	12.00	764.37	12.00	5.27	89.32	5.00	5.00	11.91	10.14	11.64	14.84	1.00	4.23

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CLAIM FREE RENEWAL DISCOUNT TABLE

PRODUCT	CLAIM FREE		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	REPLACEMENT		SCHED		SCHED	SECURED	VAC
	RENEWAL	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMERS	COST	PE	MED BEN	PE	PE	PE	LIAB	
TT	Y	0.97	0.97	0.97	0.97	0.97	0.95	0.97		0.95	0.97	0.97	0.97	0.95	
TT	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00		1.00	1.00	1.00	1.00	1.00	

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COLLISION DEDUCTIBLE FACTOR TABLE

PRODUCT	DEDUCTIBLE	FACTOR
TT	250 DED	1.00
TT	500 DED	0.90
TT	1,000 DED	0.80
TT	2,500 DED	0.37
TT	250 DED W/REPL COST	1.00
TT	500 DED W/REPL COST	0.90
TT	1,000 DED W/REPL COST	0.80
TT	2,500 DED W/REPL COST	0.37
TT	250 DED W/AGREED VALUE	1.00
TT	500 DED W/AGREED VALUE	0.90
TT	1,000 DED W/AGREED VALUE	0.80
TT	2,500 DED W/AGREED VALUE	0.37

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COMPREHENSIVE DEDUCTIBLE FACTOR TABLE

PRODUCT	DEDUCTIBLE	FACTOR
TT	250 DED	1.00
TT	500 DED	0.92
TT	1000 DED	0.75
TT	2500 DED	0.71
TT	250 DED W/REPL COST	1.00
TT	500 DED W/REPL COST	0.92
TT	1,000 DED W/REPL COST	0.75
TT	2,500 DED W/REPL COST	0.71
TT	250 DED W/AGREED VALUE	1.00
TT	500 DED W/AGREED VALUE	0.92
TT	1,000 DED W/AGREED VALUE	0.75
TT	2,500 DED W/AGREED VALUE	0.71

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DRIVER CLASS FACTOR TABLE

PRODUCT	MARRIED/ SINGLE	DRIVER AGE	COLL	COMP
TT	M	16 ... 19	1.50	2.04
TT	M	20 ... 23	1.50	1.53
TT	M	24 ... 27	1.50	1.53
TT	M	28 ... 30	1.00	1.12
TT	M	31 ... 34	0.85	1.12
TT	M	35 ... 39	0.85	1.12
TT	M	40 ... 44	0.85	1.06
TT	M	45 ... 50	0.85	1.00
TT	M	51 ... 56	0.85	1.00
TT	M	57 ... 62	1.04	0.83
TT	M	63 ... 68	1.25	0.83
TT	M	69 ... 75	1.25	0.83
TT	M	76 ... 98	1.34	0.79
TT	S	16 ... 19	1.50	2.04
TT	S	20 ... 23	1.50	1.20
TT	S	24 ... 27	1.50	1.17
TT	S	28 ... 30	1.50	1.32
TT	S	31 ... 34	1.50	1.32
TT	S	35 ... 39	1.00	1.32
TT	S	40 ... 44	1.00	1.19
TT	S	45 ... 50	1.00	1.19
TT	S	51 ... 56	1.05	1.02
TT	S	57 ... 62	1.25	0.87
TT	S	63 ... 68	1.25	0.87
TT	S	69 ... 75	1.25	0.87
TT	S	76 ... 98	1.34	0.87

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DRIVING RECORD SURCHARGE TABLE

PRODUCT	DRIVING RECORD		DISAPPEAR	
	LEVEL	COLL	DED	COLL
TT	01	1.00	1.00	
TT	02	1.00	1.00	
TT	03	1.11	1.11	
TT	04	1.33	1.33	

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EMERGENCY EXPENSE LIMIT FACTOR TABLE

PRODUCT	LIMIT	FACTOR
TT	\$750 MAX/NO PER DAY LIMIT	1.00
TT	\$2,000 MAX/NO PER DAY LIMIT	3.56
TT	\$7,500 MAX/NO PER DAY LIMIT	6.00

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FULL TIMERS LIMIT FACTOR TABLE

PRODUCT	LIMIT	FACTOR
TT	NONE	0.00
TT	50/100	1.00
TT	100/300	1.16
TT	250/500	1.44
TT	300 CSL	1.52
TT	500 CSL	1.79
TT	1 MILLION CSL	2.90

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FINANCIAL RESPONSIBILITY LEVEL FACTOR TABLE

PRODUCT	U/W TIER	FR LEVEL	COLL	COMP
TT	A1	A1	0.71	0.75
TT	A1	B1	0.80	0.78
TT	A1	C1	0.82	0.88
TT	A1	D1	0.86	0.90
TT	A1	E1	0.96	0.92
TT	A1	F1	0.98	0.94
TT	A1	G1	1.04	0.98
TT	A1	H1	1.14	1.08
TT	A1	I1	1.31	1.31
TT	A1	J1	1.64	1.71
TT	A1	PC	0.84	0.86
TT	A1	T1	0.96	0.92
TT	A1	X1	0.96	0.92
TT	A1	Y1	0.96	0.92
TT	B1	A1	0.75	0.79
TT	B1	B1	0.84	0.82
TT	B1	C1	0.87	0.93
TT	B1	D1	0.91	0.95
TT	B1	E1	1.01	0.97
TT	B1	F1	1.04	0.99
TT	B1	G1	1.10	1.04
TT	B1	H1	1.20	1.13
TT	B1	I1	1.38	1.38
TT	B1	J1	1.73	1.80
TT	B1	PC	0.89	0.90
TT	B1	T1	1.01	0.97
TT	B1	X1	1.01	0.97
TT	B1	Y1	1.01	0.97

NOTE: The PC FR Level represents policy holders who incepted prior to 08/12/1999.

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MULTI-POLICY DISCOUNT TABLE

PRODUCT	MULTI-POLICY	COLL	DISAPPEAR DED COLL	COMP	DISAPPEAR DED COMP	EMERGENCY EXPENSE	FULL TIMERS	REPLACEMENT COST PE	SCHED MED BEN	SCHED PE	SECURED PE	VAC LIAB
TT	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
TT	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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ORIGINAL OWNER DISCOUNT TABLE

PRODUCT	ORIGINAL		DISAPPEAR		DISAPPEAR	
	OWNER	COLL	DED COLL	COMP	DED COMP	
TT	Y	0.90	0.90	0.90	0.90	
TT	N	1.00	1.00	1.00	1.00	

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PAID IN FULL DISCOUNT TABLE

PRODUCT	PAID IN FULL		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	REPLACEMENT	SCHED	SCHED	SECURED	VAC
	Y/N	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMER	COST PE	MED BEN	PE	PE	PE	LIAB
TT	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
TT	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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PROMPT PAYMENT DISCOUNT TABLE

PROMPT PAYMENT			DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	REPLACEMENT	SCHED	SCHED	SECURED	VAC
PRODUCT	Y/N	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMER	COST	PE	MED BEN	PE	PE	LIAB
TT	Y	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
TT	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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RESPONSIBLE DRIVER DISCOUNT TABLE

PRODUCT	RESPONSIBLE DRIVER		DISAPPEAR COLL		DISAPPEAR COMP	
	DRIVER	COLL	DED COLL	COMP	DED COMP	
TT	Y	0.74	0.74	0.91	0.91	
TT	N	1.00	1.00	1.00	1.00	

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ROADSIDE BASE RATE TABLE

PRODUCT	INCEPTED ON OR AFTER 10/04/2002	BASE RATE
TT	Y	60.91
TT	N	12.65



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SYMBOL FACTOR TABLE

SYMBOL	COLL	COMP
76	1.09	1.05
77	0.43	0.43
78	1.04	1.13
79	1.09	0.65
2D	1.14	1.10

NOTE:

Symbol 76 - Conventional Trailer  
Symbol 77 - Pop-Up Tent Trailer  
Symbol 78 - Fifth Wheel Trailer  
Symbol 79 - Truck Camper  
Symbol 2D - Recreational/Cargo Quarters

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TRANSFER DISCOUNT TABLE

PRODUCT	TRANSFER	COLL	DISAPPEAR		COMP	DISAPPEAR		FULL TIMERS	REPLACEMENT		VAC LIAB
			DED	COLL		DED	COMP		COST	PE	
TT	Y	0.95	0.95		0.95	0.95		0.95	0.95		0.95
TT	N	1.00	1.00		1.00	1.00		1.00	1.00		1.00

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VACATION LIABILITY LIMIT FACTOR TABLE

PRODUCT	LIMIT	FACTOR
TT	NONE	0.00
TT	10,000	1.00
TT	25,000	2.33
TT	50,000	3.00
TT	100,000	3.33
TT	250,000	3.67
TT	300,000	4.00
TT	500,000	4.33

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VALUE CLASS FACTOR TABLE

PRODUCT	VALUE CLASS	COLL	COMP
TT	1 ... 1000	0.27	0.25
TT	1001 ... 2000	0.30	0.33
TT	2001 ... 3000	0.34	0.41
TT	3001 ... 4000	0.38	0.48
TT	4001 ... 5000	0.42	0.56
TT	5001 ... 6000	0.45	0.64
TT	6001 ... 7000	0.49	0.71
TT	7001 ... 8000	0.53	0.79
TT	8001 ... 9000	0.57	0.82
TT	9001 ... 10000	0.62	0.85
TT	10001 ... 11000	0.66	0.88
TT	11001 ... 12000	0.71	0.91
TT	12001 ... 13000	0.76	0.94
TT	13001 ... 14000	0.80	0.96
TT	14001 ... 15000	0.85	0.98
TT	15001 ... 16000	0.90	1.00
TT	16001 ... 17000	0.95	1.02
TT	17001 ... 18000	0.99	1.04
TT	18001 ... 19000	1.04	1.06
TT	19001 ... 20000	1.09	1.08
TT	20001 ... 21000	1.14	1.10
TT	21001 ... 22000	1.19	1.12
TT	22001 ... 23000	1.24	1.14
TT	23001 ... 24000	1.29	1.16
TT	24001 ... 25000	1.34	1.18
TT	25001 ... 26000	1.38	1.19
TT	26001 ... 27000	1.42	1.21
TT	27001 ... 28000	1.47	1.23
TT	28001 ... 29000	1.51	1.24
TT	29001 ... 30000	1.55	1.26
TT	30001 ... 32000	1.61	1.28
TT	32001 ... 34000	1.69	1.32
TT	34001 ... 36000	1.78	1.35
TT	36001 ... 38000	1.86	1.38
TT	38001 ... 40000	1.93	1.43
TT	40001 ... 42000	1.99	1.48
TT	42001 ... 44000	2.05	1.54
TT	44001 ... 46000	2.12	1.59
TT	46001 ... 48000	2.18	1.65
TT	48001 ... 50000	2.24	1.70
TT	50001 ... 52000	2.30	1.76

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VALUE CLASS FACTOR TABLE

PRODUCT	VALUE CLASS	COLL	COMP
TT	52001 ... 54000	2.37	1.82
TT	54001 ... 56000	2.43	1.87
TT	56001 ... 58000	2.49	1.93
TT	58001 ... 60000	2.55	1.98
TT	60001 ... 65000	2.63	2.04
TT	65001 ... 70000	2.71	2.11
TT	70001 ... 75000	2.79	2.18
TT	75001 ... 80000	2.87	2.25
TT	80001 ... 85000	2.95	2.32
TT	85001 ... 90000	3.03	2.39
TT	90001 ... 95000	3.11	2.46
TT	95001 ... 100000	3.19	2.53
TT	100001 ... 105000	3.27	2.60
TT	105001 ... 110000	3.35	2.67
TT	110001 ... 115000	3.43	2.74
TT	115001 ... 120000	3.51	2.81
TT	120001 ... 125000	3.59	2.88
TT	125001 ... 130000	3.67	2.95
TT	130001 ... 135000	3.75	3.02
TT	135001 ... 140000	3.83	3.09
TT	140001 ... 145000	3.91	3.16
TT	145001 ... 150000	3.99	3.23
TT	150001 ... 155000	4.07	3.30
TT	155001 ... 160000	4.15	3.37
TT	160001 ... 165000	4.23	3.44
TT	165001 ... 170000	4.31	3.51
TT	170001 ... 175000	4.39	3.58
TT	175001 ... 180000	4.47	3.65
TT	180001 ... 185000	4.55	3.72
TT	185001 ... 190000	4.63	3.79
TT	190001 ... 195000	4.71	3.86
TT	195001 ... 200000	4.80	3.93
TT	200001 ... 205000	4.88	4.00
TT	205001 ... 210000	4.96	4.07
TT	210001 ... 215000	5.04	4.14
TT	215001 ... 220000	5.12	4.21
TT	220001 ... 225000	5.20	4.28
TT	225001 ... 230000	5.28	4.35
TT	230001 ... 235000	5.36	4.42
TT	235001 ... 240000	5.44	4.49
TT	240001 ... 245000	5.52	4.56

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VALUE CLASS FACTOR TABLE

PRODUCT	VALUE CLASS	COLL	COMP
TT	245001 ... 250000	5.60	4.63
TT	250001 ... 255000	5.68	4.70
TT	255001 ... 260000	5.76	4.76
TT	260001 ... 265000	5.84	4.83
TT	265001 ... 270000	5.92	4.90
TT	270001 ... 275000	6.00	4.97
TT	275001 ... 280000	6.08	5.04
TT	280001 ... 285000	6.16	5.11
TT	285001 ... 290000	6.24	5.18
TT	290001 ... 295000	6.32	5.25
TT	295001 ... 300000	6.40	5.32

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VEHICLE AGE FACTOR TABLE

PRODUCT	VEHICLE AGE	SYMBOL	COLL	COMP
TT	0	76	1.00	1.00
TT	0	77	1.00	1.00
TT	0	78	1.00	1.00
TT	0	79	1.00	1.00
TT	0	2D	1.00	1.00
TT	1	76	0.79	1.06
TT	1	77	0.79	1.06
TT	1	78	0.79	1.06
TT	1	79	0.79	1.06
TT	1	2D	0.79	1.06
TT	2	76	0.79	1.14
TT	2	77	0.79	1.14
TT	2	78	0.79	1.14
TT	2	79	0.79	1.14
TT	2	2D	0.79	1.14
TT	3	76	0.79	1.14
TT	3	77	0.79	1.14
TT	3	78	0.79	1.14
TT	3	79	0.79	1.14
TT	3	2D	0.79	1.14
TT	4	76	0.79	1.14
TT	4	77	0.79	1.14
TT	4	78	0.79	1.14
TT	4	79	0.79	1.14
TT	4	2D	0.79	1.14
TT	5	76	0.79	1.18
TT	5	77	0.79	1.18
TT	5	78	0.79	1.18
TT	5	79	0.79	1.18
TT	5	2D	0.79	1.18
TT	6 ... 7	76	0.75	1.29
TT	6 ... 7	77	0.75	1.29
TT	6 ... 7	78	0.75	1.29
TT	6 ... 7	79	0.75	1.29
TT	6 ... 7	2D	0.75	1.29
TT	8 ... 10	76	0.68	1.41
TT	8 ... 10	77	0.68	1.41
TT	8 ... 10	78	0.68	1.41
TT	8 ... 10	79	0.68	1.41
TT	8 ... 10	2D	0.68	1.41
TT	11 ... 15	76	0.58	1.41

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VEHICLE AGE FACTOR TABLE

PRODUCT	VEHICLE			COLL	COMP
	AGE	SYMBOL			
TT	11 ... 15	77	0.58	1.41	
TT	11 ... 15	78	0.58	1.41	
TT	11 ... 15	79	0.58	1.41	
TT	11 ... 15	2D	0.58	1.41	
TT	16 ... 99	76	0.46	1.14	
TT	16 ... 99	77	0.46	1.14	
TT	16 ... 99	78	0.46	1.14	
TT	16 ... 99	79	0.46	1.14	
TT	16 ... 99	2D	0.46	1.14	

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VEHICLE USE FACTOR TABLE

PRODUCT	VEHICLE		DISAPPEAR			DISAPPEAR	EMERGENCY	REPLACEMENT			
	USE	COLL	DED	COLL	COMP	DED	COMP	EXPENSE	COST	PE	ROADSIDE
TT	14	1.07	1.00		0.93	1.00		1.00	1.00		1.00
TT	15	1.07	1.06		1.05	1.06		1.06	1.06		1.06
TT	16	1.07	1.06		1.05	1.06		1.06	1.06		1.06
TT	17	1.23	1.17		1.11	1.17		1.17	1.17		1.17
TT	18	1.23	1.12		1.01	1.12		1.12	1.12		1.12
TT	19	1.18	1.20		1.22	1.20		1.20	1.20		1.20
TT	20	0.89	0.95		1.00	0.95		0.95	0.95		0.95
TT	23	1.23	1.15		1.06	1.15		1.15	1.15		1.15

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WELCOME BACK DISCOUNT TABLE

PRODUCT	WELCOME BACK		DISAPPEAR		DISAPPEAR		FULL	REPLACEMENT	VAC
	Y/N	COLL	DED COLL	COMP	DED COMP	TIMERS	COST PE	LIAB	
TT	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	
TT	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	



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ZIP STATE MATCH FACTOR TABLE

	ZIP-STATE		DISAPPEAR		DISAPPEAR	EMERGENCY	REPLACEMENT				
PRODUCT	MATCH	COLL	DED	COLL	COMP	DED	COMP	EXPENSE	COST	PE	ROADSIDE
TT	1	1.00	0.84		0.72	0.84		0.84	0.84		0.84
TT	2	1.00	0.92		0.86	0.92		0.92	0.92		0.92
TT	3	1.00	1.00		1.00	1.00		1.00	1.00		1.00
TT	4	1.00	0.84		0.72	0.84		0.84	0.84		0.84

Option:

- 1: Zip Match = Yes, State Match = Yes
- 2: Zip Match = No, State Match = Yes
- 3: Zip Match = No, State Match = No
- 4: Zip Match = Yes, State Match = No

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SETTLEMENT OPTIONS FACTOR TABLE

PRODUCT	OPTION	COMP	COLL
TT	AGREED VALUE	1.13	1.11
TT	MARKET VALUE	1.00	1.00
TT	TOTAL LOSS REP	1.05	1.14
TT	PURCHASE PRICE	1.03	1.11

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RATE CAP LEVEL TABLE

RATE CAP PERCENTAGE

15%



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Rule Classification: Coverages

Rule Number: C01

Rule Description: Bodily Injury/Property Damage Liability (BI/PD)

1. Bodily Injury/Property Damage Liability Coverage (BI/PD) is a required coverage.
2. All vehicles listed on the policy must carry the same limit of liability.
3. BI/PD is not available for Travel Trailer policies.
4. The following limits are available:

BI/PD Limits

\$25,000/\$50,000/\$25,000

\$50,000/\$100,000/\$25,000

\$100,000/\$300,000/\$50,000

\$250,000/\$500,000/\$100,000

\$300,000 CSL

\$500,000 CSL

\$1,000,000 CSL

C01.00.008

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Rule Classification: Coverages

Rule Number: C02

Rule Description: Personal Injury Protection (PIP)

1. Personal Injury Protection (PIP) is an optional coverage.
2. PIP coverage includes options of Medical and Hospital, Income Disability, and Accidental Death.
3. PIP is applied to all vehicles unless rejected in writing.
4. All vehicles listed on the policy must have the same PIP limit.
5. The following limits are available:

PIP Limits

Income Disability

\$5,000 Medical & Hospital

\$5,000 Accidental Death

\$5,000 Medical & Hospital and Income Disability

\$5,000 Medical & Hospital and Accidental Death

\$5,000 Income Disability and Accidental Death

\$5,000 Medical & Hospital, Accidental Death, and Income Disability

\$10,000 Medical & Hospital, Income Disability, and \$5,000 Accidental Death

C02.00.014

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Rule Classification: Coverages

Rule Number: C03

Rule Description: Uninsured Motorist Bodily Injury (UMBI)

1. Uninsured Motorist Bodily Injury Coverage (UMBI) is an optional coverage.
2. UMBI limits cannot exceed the BI/PD limits.
3. UMBI is applied to all vehicles unless rejected in writing.
4. All vehicles listed on the policy must have the same UMBI limit.
5. UMBI Coverage is not available for Travel Trailer policies.
6. The following limits are available:

UM/UIM Limits

\$25,000/\$50,000

\$50,000/\$100,000

\$100,000/\$300,000

\$250,000/\$500,000

\$300,000 CSL

\$500,000 CSL

\$1,000,000 CSL

C03.01.018

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Rule Classification: Coverages

Rule Number: C04

Rule Description: Underinsured Motorist (UIM)

1. Underinsured Motorist Coverage (UIM) is an optional coverage.
2. UMBI and UIM are separate coverages.
3. UIM limits cannot exceed the BI/PD limits.
4. UIM is not offered if UMBI is rejected.
5. UIM is applied to all vehicles unless rejected in writing.
6. All vehicles listed on the policy must have the same UIM limit.
7. UIM Coverage is not available for Travel Trailer policies.
8. The following limits are available:

UIM Limits

None

\$25,000/\$50,000

\$50,000/\$100,000

\$100,000/\$300,000

\$250,000/\$500,000

\$300,000 CSL

\$500,000 CSL

\$1,000,000 CSL

C04.00.010

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Rule Classification: Coverages

Rule Number: C05

Rule Description: Uninsured Motorist Property Damage (UMPD)

1. Uninsured Motorist Property Damage Coverage (UMPD) is an optional coverage.
2. UMPD is applied to all vehicles unless specifically rejected in writing by the insured.
3. If UMPD is selected, all vehicles listed on the same policy must carry the same UMPD limit.
4. UMPD Coverage is not available for Travel Trailer policies.
5. The following limits are available:

UMPD Limits

\$25,000

\$50,000

\$100,000

\$300,000 CSL

\$500,000 CSL

\$1,000,000 CSL

C05.00.012

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C07

Rule Description: Physical Damage

1. Physical Damage Coverage is an optional Coverage.
2. Deductible levels for Comprehensive and Collision coverages for a vehicle may be different.
3. Deductible levels for vehicles on a multi-vehicle policy may be different.
4. Comprehensive Coverage and Collision Coverage must be purchased together.
5. Fire Department Service Coverage is included when Physical Damage is selected.
6. Pet Injury Insurance is included when Physical Damage is selected.
7. Physical Damage Coverage is extended to Mexico if separate liability coverage is secured from another company.
8. Physical Damage only coverage is not available in the Motor Home Program.
9. Physical Damage only coverage is available in the Travel Trailer Program.
10. The following deductible levels are available:

Deductibles

\$250

\$500

\$1,000

\$2,500

C07.00.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C08

Rule Description: Replacement Cost Personal Effects

1. Physical Damage Coverage is required if Replacement Cost Personal Effects Coverage is selected.
2. A \$100 deductible applies.
3. Replacement Cost Personal Effects Coverage is optional.
4. Limits are available in increments of \$1,000 up to \$99,000.

C08.00.000

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Rule Classification: Coverages

Rule Number: C09

Rule Description: Full Timer's Package

1. Full Timer's Package includes the following coverages:
  - a. Personal Liability Coverage;
  - b. Medical Payments Coverage with a limit of \$50,000;
  - c. Loss Assessment Coverage with a limit of \$5,000; and
  - d. Shed Contents Coverage with a limit of \$5,000.
2. Full Timer's Package is required for insureds that use their RV as a primary residence.
3. Full Timer's Package is a policy level coverage.
4. The following Personal Liability limits are available:

Full Timer's Personal Liability Coverage Limits

\$50,000/\$100,000

\$100,000/\$300,000

\$250,000/\$500,000

\$300,000 CSL

\$500,000 CSL

\$1,000,000 CSL

C09.00.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C10

Rule Description: Total Loss Replacement/Purchase Price

1. We will replace a totaled vehicle if, at the time of loss, the vehicle is the current model year or the first through fourth preceding model year. If the vehicle is the fifth preceding model year or older, we will pay the Purchase Price as indicated on the declarations page.
2. Physical Damage Coverage must be purchased.
3. Total Loss Replacement/Purchase Price Coverage is available for newly purchased units up to one model year old.
4. Total Loss Replacement/Purchase Price Coverage is not available for Motor Homes over \$700,000 nor Travel Trailers over \$300,000.

C10.00.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C11

Rule Description: Deluxe Package

1. Deluxe Package includes Disappearing Deductibles and Scheduled Medical Benefits/Vacation Residence Coverage.
2. Physical Damage Coverage must be purchased.
3. Disappearing Deductibles: The deductibles for Comprehensive Coverage and Collision Coverage are reduced by 25% of the original deductible amount for each subsequent policy period if there are no comprehensive or collision losses. After a loss, the deductibles are reset to the insured's original selection at next renewal.
4. Scheduled Medical Benefits/Vacation Residence Coverage: Coverage is provided for certain injuries sustained by an insured involved in an accident while using a covered vehicle if the injury is treated within 180 days from the date of the accident.
5. Deluxe Package is included with Total Loss Replacement/Purchase Price or Agreed Value when the vehicle value is \$25,000 or greater.

C11.00.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C12

Rule Description: Vacation Liability

1. Vacation Liability Coverage provides liability coverage for Bodily Injury and Property Damage while a covered vehicle is being used as a temporary residence.
2. Physical Damage Coverage must be purchased.
3. Vacation Liability Coverage of \$10,000 is included when Physical Damage Coverage is purchased.
4. Vacation Liability Coverage is not available when Full Timer's is selected.
5. The following limits are available:

Vacation Liability Coverage Limits

None

\$10,000

\$25,000

\$50,000

\$100,000

\$250,000

\$300,000

\$500,000

C12.00.000

Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C13

Rule Description: Emergency Expense

1. Emergency Expense Coverage provides reimbursement for certain expenses incurred as a result of a loss for which Collision Coverage or Comprehensive Coverage applies.
2. Emergency Expense Coverage of \$750 is included when Physical Damage Coverage is selected.
3. The following limits are available:

Emergency Expense Limits

None

\$750

\$2,000

\$7,500 (Full Timer's Only)

C13.00.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C14

Rule Description: Full Timer's Secured Storage Personal Effects

1. Full Timer's Secured Storage Personal Effects Coverage will pay for loss to unscheduled personal items inside a secured storage location.
2. Full Timer's Package must be purchased.
3. A copy of the storage facility contract is required.
4. Limits are available in increments of \$1,000 up to \$99,000.

C14.00.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C15

Rule Description: Agreed Value

1. Agreed Value is the amount shown on the Declarations page and agreed to by the insured and the Company.
2. Physical Damage Coverage must be purchased.
3. Supporting documentation is required:
  - a. For vehicles purchased within the last 24 months, supporting documentation is the purchase documents indicating the Agreed Value amount.
  - b. For all other vehicles, supporting documentation is a qualified appraisal.
4. Failure to provide any support will result in the elimination of this settlement option for Physical Damage Coverages.
5. Failure to provide adequate support (value supplied is less than Agreed Value requested) will result in the reduction of the Agreed Value amount.
6. Special review is required.

C15.01.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C16

Rule Description: Scheduled Personal Effects

1. Scheduled Personal Effects Coverage is provided for any personal effects that have been listed with a declared value on the personal effects schedule contained in our records.
2. Physical Damage Coverage must be purchased.
3. A qualified appraisal is required.
4. Limits are available in increments of \$1,000 up to \$99,000.

C16.00.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C17

Rule Description: Trailer

1. Trailer Coverage of \$2,500 is included when Physical Damage Coverage is purchased.
2. Trailer Coverage is a policy level coverage.
3. This coverage is only available on Motor Home policies.
4. The following limits are available:

Trailer Coverage Limits

\$0 - \$2,500

\$2,501 - \$5,000

\$5,001 - \$7,500

\$7,501 - \$10,000

\$10,001 - \$15,000

\$15,001 - \$20,000

C17.00.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C18

Rule Description: Roadside Assistance

1. Roadside Assistance Coverage provides towing to the nearest qualified repair facility and necessary labor, at the time and place of disablement, when the RV is disabled within 100 feet of the roadway due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, or other fluids, flat tire, lockout, or entrapment in snow, mud, water, or sand.
2. Roadside Assistance is an optional coverage that may be purchased on any vehicle with Physical Damage Coverage.

C18.00.000

**Progressive Casualty Insurance Company  
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Rule Classification: Coverages

Rule Number: C28

Rule Description: Windshield

1. For the Comprehensive deductible amount, the Company will offer a \$0 Windshield deductible option.
2. When a windshield needs to be replaced and no other damage to the Motor Home has occurred, we will replace the windshield and not collect a deductible amount. If other damage has occurred, the standard Comprehensive or Collision deductible will apply.

C28.01.000

**Progressive Casualty Insurance Company  
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Rule Classification: Discounts

Rule Number: D01

Rule Description: Multi-Policy

1. A Multi-Policy discount is applied when the principal named insured or principal named insured's spouse is listed as a rated driver on another policy with one of the Progressive Group of Insurance Companies.

D01.01.000

**Progressive Casualty Insurance Company  
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Rule Classification: Discounts  
Rule Number: D02  
Rule Description: Rate Capping

Each renewal term's premium increase will be capped at the amount set forth in the rate filing pages by application of a policy level discount, subject to and in accordance with this Rule. The cap will be calculated and applied as follows:

1. The expiring full term premium is compared to the uncapped full term renewal premium. For the purposes of the comparison, the calculation of the uncapped full term renewal premium does not include any new driving violations and at-fault accidents falling within that chargeable period, and it does not take into account any renewal endorsements or policy changes.
2. If the increase exceeds the cap set forth in the rate filing pages, then a rate capping discount shall be determined and applied to the full term renewal premium so as to limit the increase of the cap set forth in the rate filing pages.
3. The rate capping discount is applied to the policy after all applicable discounts and surcharges.
4. After the rate capping discount is determined and applied, the renewal premium is determined by:
  - a. applying any new driving violations and at-fault accidents that fall within the new chargeable period; and
  - b. updating the renewal premium for any renewal endorsements and policy changes. Subsequent midterm endorsements and policy changes that cause a midterm premium change shall do so without regard to the rate capping discount.
5. Note that in cases where the expiring full term premium was a capped premium, the comparison done in 1. above is to that capped premium.
6. This process is executed at each renewal.

D02.02.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Discounts

Rule Number: D03

Rule Description: Paid In Full

1. A Paid In Full discount is applied when the insured chooses the 1-pay bill plan at point of sale or converts to the 1-pay bill plan at renewal.

D03.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Discounts

Rule Number: D04

Rule Description: Original Owner

1. An Original Owner discount is applied to any Motor Home or Travel Trailer whose first issued title remains with the current owner.

D04.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Discounts

Rule Number: D05

Rule Description: Transfer

1. A Transfer discount is applied when the insured has maintained continuous Motor Home or Travel Trailer insurance for at least 6 months during the past 12 months. The continuous Motor Home or Travel Trailer insurance can be from another carrier or from one of the Progressive Group of Insurance Companies.

D05.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Discounts

Rule Number: D06

Rule Description: Responsible Driver

1. A Responsible Driver discount is applied to any driver who is not being charged for any accidents or violations on the policy.

D06.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Discounts

Rule Number: D08

Rule Description: Claim Free Renewal

1. A Claim Free Renewal discount is applied when a policy has been in effect for at least 12 months and no at-fault claims have been filed on the previous term.

D08.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Discounts

Rule Number: D28

Rule Description: Welcome Back

1. A Welcome Back discount is applied when the insured provides proof of more than 6 consecutive months of continuous recreational vehicle insurance during the past 12 months and the prior insurance company is one of the Progressive Group of Insurance Companies.
2. If the policy previously had the Transfer discount (see Rule D05), it will be converted at renewal to the Welcome Back discount.

D28.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Discounts

Rule Number: D29

Rule Description: Prompt Payment

1. A Prompt Payment discount is applied when the following criteria are met:
  - a. the insured has 12 months of continuous RV insurance in one of the Progressive Group of Insurance Companies;
  - b. the Paid In Full discount is not present on the policy;
  - c. no late fees within the last 12 months; and
  - d. no NSF fees within the last 12 months.

D29.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Discounts

Rule Number: D38

Rule Description: College Graduate

1. The College Graduate Discount applies to Motor Home policies when the insured is single, under the age of 25 and a college or university graduate whose cumulative scholastic records show the insured attained either a grade average of "B" or higher or at least a 3 point average on a 4 point scale (or equivalent).

D38.00.001

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General

Rule Number: G02

Rule Description: Fees

1. The installment fee for the EFT (Electronic Funds Transfer) payment plan is \$1. The installment fee is \$5 for a non-EFT (paper) payment plan. For policies on installment plans, the fee will be charged on all payments after the new business down payment, including the renewal down payment.
2. The late fee is \$5. A late fee will be charged for any installment payment that is postmarked (mail payments) or transacted (phone or Internet payments) more than 2 days after the bill due date or for payment that is received no more than 2 days after the bill due date if the payment is less than the minimum amount due.
3. A late fee will be charged if the payment is returned for non-sufficient funds (NSF) and the payment problem is not remedied on or before the 2nd day after the bill due date.
4. The fee for a check that is returned NSF is \$20.
5. A cancel fee of \$30 will apply if a policy is cancelled during the first term. See Rule G04.

G02.01.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General  
Rule Number: G03  
Rule Description: Policy Term

1. All policies are written for an annual term.

G03.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General

Rule Number: G04

Rule Description: Cancellation Guidelines

1. Insured's Request - A cancellation fee of \$30 will apply, and the unearned premium will be refunded on a pro-rata basis. The cancellation fee does not apply to renewal policies.
2. Company Initiated - The unearned premium will be refunded on a pro-rata basis. The cancellation fee does not apply to company initiated cancels.
3. Non-Payment of Premium - A cancellation fee of \$30 will apply, and the unearned premium will be refunded on a pro-rata basis. The cancellation fee does not apply to renewal policies.
4. Flat cancellations will not be permitted after the policy inception date except when the down payment is NSF or when there is duplicate coverage. The cancellation fee does not apply to flat cancels.
5. Cancellations will print with the effective time of 12:01 AM on the cancellation date. For cancellations that are issued because of non-payment of premium, we will accept payments that are postmarked (mail payments) or transacted (phone or Internet payments) any time on the cancellation date or earlier, keeping coverage in force.

G04.01.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General

Rule Number: G05

Rule Description: Minimum Written Premium

1. The Minimum Written Premium is \$125.
2. The Rate Capping discount supersedes the Minimum Written Premium. See Rule D02.

G05.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General

Rule Number: G06

Rule Description: Territories

1. Vehicles are rated at the zip code level by coverage based on the zip code in which the vehicle is principally garaged. Each zip code is given a territory designation. Each territory designation has coverage level factors that are set forth in the rate filing pages.
2. Principally garaged/stored is defined as at least 6 months in a given state or location.
3. Vehicles garaged out-of-state are rated in Territory Group 98.

G06.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General

Rule Number: G07

Rule Description: Accident Surcharge Waiver

The surcharge for drivers who have had an at-fault accident will be waived at renewal if:

1. the policy has been in force with the Company for at least 48 months prior to the renewal effective date;
2. there were no other at-fault accidents on the policy for any drivers during the 36 months prior to the renewal effective date;
3. the at-fault accident claim was reported to the Company;
4. the driver and the vehicle were listed on the policy when the accident occurred (accidents involving permissive users cannot be waived); and
5. there are no other waived accidents on the policy.

G07.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General

Rule Number: G08

Rule Description: Financial Responsibility Filing (SR22)

1. At the insured's request, the Company will issue a Financial Responsibility Filing (SR22) for any listed operator on the policy.
2. Any policy with a filing must offer liability limits that satisfy minimum financial responsibility requirements for the state requesting the filing. Any driver requesting a filing must have a verifiable driving record and cannot be excluded from the policy.
3. The Company will cancel the filing upon lapse or expiration of the policy; the filing will be reinstated if the policy reinstates or renews.
4. Filings can be made for any state except California, Connecticut, Delaware, District of Columbia, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, Vermont, Wisconsin, and West Virginia. The Company does not issue financial responsibility filings for any jurisdiction outside of the United States.

G08.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General  
Rule Number: G09  
Rule Description: Vehicle Use

1. Vehicles are classified by use:
  - a. New Business and Renewals:
    - i. Occupied < 30 days/year Pleasure (14)
    - ii. Occupied 30-150 days/year Pleasure (15)
    - iii. Occupied >150 days/year Pleasure (16)
    - iv. Primary Residence (23)
  - b. Renewals only:
    - i. Traveling Primary Residence (17)
    - ii. Non-Traveling Primary Residence (18)
    - iii. Pleasure with Full Timer's (19)
    - iv. Pleasure without Full Timer's (20)

G09.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General

Rule Number: G10

Rule Description: Financial Responsibility (FR)

1. Credit Scoring:
  - a. Credit is ordered on the named insured only when the named insured is 19 years old or older.
  - b. Credit is ordered on the listed spouse only in the following two situations:
    - i. Named insured is less than 19 years old and the spouse is 19 years old or older; or
    - ii. Credit information is not available for the named insured and spouse is 19 years old or older.
  - c. Notwithstanding the foregoing, if credit was previously ordered on the named insured or listed spouse for a company within the Progressive Group of Insurance Companies, it may be used in lieu of a new credit order on either the named insured or listed spouse for a period not to exceed 90 days from the day it was ordered.
2. Determination of Financial Responsibility (FR Level):
  - a. An insured is assigned an FR level of A1 through J1 based on his or her current FR score.
  - b. A No-Hit occurs when the credit vendors are unable to return a credit report for the named insured or eligible spouse. A No-Hit is classified as X1 FR level.
  - c. A Thin-File occurs when the credit report contains no eligible trade lines. A Thin-File is classified as T1 FR level.
  - d. If the named insured is not at least 19 years old and either there is no spouse or, if there is a spouse, the spouse is not at least 19 years old, then the classification will be Y1 FR level.
  - e. The policy is classified into one of the following FR levels based on the FR score:

Motor Home FR Score	Travel Trailer FR Score	FR Level
0-77	0-77	A1
78-81	78-81	B1
82-85	82-85	C1
86-90	86-89	D1
91-95	90-94	E1
96-101	95-99	F1
102-109	100-106	G1
110-118	107-113	H1
119-130	114-125	I1
131+	126+	J1

3. Credit is ordered every 36 months or can be ordered at the named insured's request annually. If this reorder shows an improvement in the FR level, we will update the FR level on the policy. If the reorder does not show an improvement, the policy will remain at its current FR level.

Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas

Rule Classification: General

Rule Number: G11

Rule Description: Underwriting Determination

1. The underwriting criteria used to determine the Underwriting Tier is homeownership.
2. Homeownership is defined as the named insured or spouse owning a home, a condominium, or a mobile home that is 10 years old or newer.
3. The Underwriting Tier is defined by the following table:

<u>Homeownership</u>	<u>Underwriting Tier</u>
Yes	A1
No	B1

G11.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General

Rule Number: G12

Rule Description: Low Payout Accident Waiver

1. The Company will not include any low payout claims, which occur while the driver is insured with the Company, in rating or underwriting. A low payout claim is one where the Company's total payout on a claim is equal to or less than \$500. There is no limit to the number of low payout claims that will be waived.
2. This rule applies to any claim that occurred during the policy term immediately preceding the implementation of this rule and to all subsequent policy terms while this rule is in effect.

G12.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: General

Rule Number: G19

Rule Description: Hardship Accommodation

If the Company has determined that a hardship has occurred and that the hardship will;

- A. prevent a policyholder from obtaining a benefit under the Company's Rules, or
- B. result in the policyholder suffering an adverse consequence in accordance with the Company's Rules; the Company may choose to extend such benefit to, or not impose the adverse consequence on, the policyholder.

The term "hardship" may include, but is not limited to, situations that involve:

- 1. Substantial physical loss to the residence of the policyholder (e.g., loss caused by fire);
- 2. Death or serious illness within the policyholder's immediate family;
- 3. Military obligations; or
- 4. Bank error or other third party error not contributed to by the policyholder.

A hardship accommodation must be requested by or on behalf of the policyholder. Only current or recent policyholders are eligible. Notwithstanding anything contained in this Rule, this Rule shall never operate to cover a claim under an insurance policy issued by the Company.

G19.00.000

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Surcharges

Rule Number: S01

Rule Description: Driving Record

1. Chargeable Period - All accidents and violations occurring in the 35-month period prior to the policy inception are considered in developing a driver's policy premium.
2. Chargeable Date - The occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR (Motor Vehicle Report) reconciliation process, the occurrence date will be deemed to be the day before the inception date of the policy.
3. MVR Reconciliations - Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR. If reconciliation does not occur, accidents and violations listed on the application and/or the MVR reports will be considered separate violations.
4. Same Day Offenses - If an occurrence results in multiple violations or accidents, the highest chargeable violation or accident will apply.
5. Greater than 12 violations - If a driver has more than 12 violations in the chargeable period, the twelfth earliest and all subsequent accidents and violations within the chargeable period will be charged as an XPT (extra violations) violation code. As one or more violations age out of the chargeable period at renewal, a corresponding number of the earliest violations in the XPT violation code are taken out of the XPT violation code and assigned their regular chargeable dates.
6. Violation Classification - Violations are classified into the following groups: driving under the influence, speeding, minor violations, major violations, not-at-fault accidents and at-fault accidents.
7. At-Fault Accidents - Accidents noted on the MVR or application will be deemed at-fault unless proof is received to verify that the insured was not-at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.
8. Accidents which are not considered to be at-fault include, but are not limited to, the following:
  - a. the accident was caused by a collision with a bird or animal;
  - b. the vehicle was lawfully parked;
  - c. the vehicle was struck in the rear by another vehicle and the driver of the vehicle which was struck in the rear was not convicted of a moving violation in connection with the accident;
  - d. the vehicle was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
  - e. the driver of the vehicle was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; or
  - f. the driver was at-fault but the accident is not chargeable under applicable state laws and regulations or other Company procedures.
9. Major violations include, but are not limited to:
  - a. driving under the influence, open bottle/container, refusal to submit to chemical testing;

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

- b. leaving the scene of an accident, fleeing from the police;
  - c. vehicular homicide, auto/theft felony of a motor vehicle;
  - d. reckless driving, drag racing;
  - e. driving under suspension, other serious license violation; or
  - f. operating a motor vehicle without the owner's consent.
10. Minor violations are any moving violations that are not categorized as a major violation or an at-fault accident.

S01.01.020

Progressive Casualty Insurance Company  
 Progressive Direct Insurance Company  
 Progressive Northwestern Insurance Company  
 200801 Recreational Vehicle Program  
 Rules Filing  
 State of Arkansas

Driving Record Designation Table for Motor Home and Travel Trailer:

Driving Record Surcharge Level	# of Minor Violations	# of Major Violations	# of At-fault Accidents
1	1	0	0
2	0	1	0
	2	0	0
	1	1	0
3	2	0	1
	0	0	1
	1	0	1
	2	1	0
	0	1	1
4	2	2	1
	2	2	0
	3	2	1
	3	2	0
	3	0	0
	2	2	2
	3	1	1
	3	0	1
	3	1	2
	3	0	2
	2	1	2
	3	1	0
	1	2	2
	2	1	1
	0	2	2
	0	0	2
	0	1	2
	0	2	0
	0	2	1
	1	0	2
	2	0	2
	1	1	1
	1	1	2
	1	2	0
	1	2	1
	3	2	2
	>3	>2	>2

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

Rule Classification: Unacceptable Risks

Rule Number: U01

Rule Description: Drivers/Vehicles

The following risks are unacceptable in the Recreational Vehicle Program:

1. Operators who do not possess a valid driver's license.
2. Operators without a garaging/storage address (unless Full Timer's Package has been purchased), including migratory, seasonal, or transient risks.
3. Operators under the age of 16 regardless of license status.
4. Operators with a suspended/revoked or cancelled driver's license without a financial responsibility filing.
5. Applicants who have been convicted of insurance fraud.
6. Applicants who have had a policy cancelled or nonrenewed by the Company for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.
7. Applicants who have had a policy cancelled or nonrenewed by the Company because of unauthorized payment in connection with an application for insurance or a policy.
8. Vehicles principally garaged/stored in states without a filed program in one of the Progressive Group of Insurance Companies. Principally garaged/stored is defined as at least 6 months in a given state or location.
9. Vehicles used for: racing/speed tests, pick up or delivery of goods, limousine or taxi service, emergency services, or all other business or commercial purposes.
10. Vehicles leased or rented to others.
11. Vehicles taken to and from work or work locations.
12. Motor Homes that do not have the required facilities. Requirements must include the following and they must be permanently installed: cooking, refrigeration, sleeping, bathroom facilities (built in and plumbed), self-contained heating and/or air conditioning, drinkable water supply system, and 110-125 volt electrical power system (including solar powered systems).
13. Travel Trailers that do not have the required facilities. Both of the following required facilities must be permanently installed: cooking and sleeping.
14. RVs used as a residence while on commercial construction sites.
15. Any vehicle on consignment.
16. Conversion vans and converted school buses.
17. Pickup trucks or other vehicles that carry campers or tow trailers unless the vehicle qualifies for the Heavy Duty Tow guidelines.
18. Motor Homes that are the only vehicles in the household.
19. Motor Homes or Travel Trailers used as a primary residence, except when Full Timer's Package is purchased.
20. Stationary Motor Homes.
21. Physical Damage only policies (except Travel Trailer).
22. Tied down or stationary trailers, park models, and mobile homes.
23. Vehicles owned by more than two owners.
24. Vehicles owned or leased by a partnership or corporation, unless:
  - a. the vehicles are customarily operated by the named insured or a listed driver for pleasure or commuting;

**Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northwestern Insurance Company  
200801 Recreational Vehicle Program  
Rules Filing  
State of Arkansas**

- b. all drivers are listed on the policy;
- c. no more than four such vehicles are owned or leased by the partnership or corporation; and
- d. the partnership or corporation does not engage in a business:
  - i. of carrying persons or property for compensation or a fee, including but not limited to, limousine, taxi, pickup or delivery of magazines, newspapers, food, or any other products or other livery services; or
  - ii. of selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.

U01.00.000

SERFF Tracking Number:	PRGS-125829338	State:	Arkansas
First Filing Company:	Progressive Casualty Insurance Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:			
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	AR RV 200801		
Project Name/Number:	AR RV 200801/AR RV 200801		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	A-1 Private Passenger Auto Abstract	<b>Review Status:</b>	Filed	10/28/2008
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**Comments:**

**Attachment:**

ARRV\_Questionarre.pdf

<b>Bypassed -Name:</b>	APCS-Auto Premium Comparison Survey	<b>Review Status:</b>	Filed	10/28/2008
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**Bypass Reason:** N/A for Recreational Vehicle Product.

**Comments:**

<b>Satisfied -Name:</b>	NAIC loss cost data entry document	<b>Review Status:</b>	Filed	10/28/2008
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**Comments:**

**Attachments:**

Casualty\_RF1\_MT.pdf

Direct\_RF1\_MT.pdf

Northwestern\_RF1\_MT.pdf

Casualty\_RF1\_TT.pdf

Direct\_RF1\_TT.pdf

Northwestern\_RF1\_TT.pdf

<b>Bypassed -Name:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	<b>Review Status:</b>	Filed	10/28/2008
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**Bypass Reason:** N/A

**Comments:**

<b>Satisfied -Name:</b>	Uniform Transmittal Document- Property & Casualty	<b>Review Status:</b>	Filed	10/28/2008
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<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		

**Comments:**

**Attachment:**

ARRV\_200801\_Uniform Transmittal\_industry\_rates.pdf

SERFF Tracking Number: PRGS-125829338 State: Arkansas  
First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number:  
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle  
Product Name: AR RV 200801  
Project Name/Number: AR RV 200801/AR RV 200801

**Review Status:**  
**Satisfied -Name:** Actuarial Summary Filed 10/28/2008  
**Comments:**  
**Attachments:**  
ARTT Actuarial Summary.pdf  
ARMT Actuarial Summary.pdf

**Review Status:**  
**Satisfied -Name:** Cover Letter Filed 10/28/2008  
**Comments:**  
**Attachment:**  
AR RV Cover Letter.pdf

ARKANSAS INSURANCE DEPARTMENT  
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Progressive Casualty, Direct, and Northwestern Insurance Companies  
NAIC # (including group #) 155 – 24260 , 155 – 16322 , 155 – 42919

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers? ☒ Yes ☐ No
3. Do require collateral business to support a youthful driver? ☐ Yes ☒ No
4. Do you insure drivers with an international or foreign driver's license? ☒ Yes ☐ No

5. Specify the percentage you allow in credit or discounts for the following:

- |                            |   |   |
|----------------------------|---|---|
| a. Driver over 55          | 0 | % |
| b. Good Student Discount   | 5 | % |
| c. Multi-car Discount      | 0 | % |
| d. Accident Free Discount* | 3 | % |

Please Specify Qualification for Discount: \_\_\_\_\_

- |                                  |                    |       |    |    |   |
|----------------------------------|--------------------|-------|----|----|---|
| e. Anti-Theft Discount           | 0                  | %     |    |    |   |
| f. Other (specify)      Transfer | 5                  | %     |    |    |   |
|                                  | MT                 | TT    |    |    |   |
|                                  | Responsible Driver | BI/PD | 33 | 0  | % |
|                                  |                    | COLL  | 24 | 26 | % |
|                                  |                    | COMP  | 6  | 9  | % |
|                                  | Prompt Payment     |       |    | 3  | % |
|                                  | Original Owner     |       |    | 10 | % |
|                                  | Paid in Full       |       |    | 5  | % |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No

If so, what is the fee for installment payments?

Please see Rule G02 for fee information. \_\_\_\_\_

7. Does your company utilize a tiered rating plan? ☒ Yes ☐ No

If so, list the programs and percentage difference and current volume for each plan:

Please see Rate Filing

THE INFORMATION PROVIDED IS CORRECT TO THE  
BEST OF MY KNOWLEDGE AND BELIEF.

Signature
Matthew LaVigne
Printed Name
Pricing Analyst
Title
1 – 800 – 876 – 6327 ext. 8 – 575 – 1303
Telephone Number
matthew_lavigne@progressive.com
Email address

**NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE NOV. 14, 2008)**

1.	This filing transmittal is part of Company Tracking #	AR MT 2008-01 RATES AND RULES
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A. Progressive Casualty Insurance Company	B.	24260

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. Special Lines	B.	Special Lines

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	8.1%	0.0%	70.40%				
PD	7.5%	0.0%	70.40%				
MP	5.1%	0.0%	70.40%				
PIP	-33.8%	-19.4%	70.40%				
UMBI/UIM	7.6%	-0.1%	70.40%				
UMPD	15.6%	5.0%	70.40%				
COMP	24.5%	20.0%	68.50%				
COLL	41.2%	35.0%	68.50%				
TOTAL OVERALL EFFECT	21.2%	15.8%	69.10%				

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	1,533	0.0%	12/30/03	720	274	75.6%	72.8%
2006	1,457	-7.0%	08/03/06	936	311	72.5%	72.7%

Expense Constants	Selected Provisions
A. Total Production Expense	19.83%
B. General Expense	1.57%
C. Taxes, License & Fees	4.41%
D. Underwriting Profit & Contingencies	6.00%
E. Other (Investment Income)	-0.88%
F. TOTAL	30.93%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -49% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

Please note:

The data provided for sections 5 - 7 combines Progressive Casualty, Direct, and Northwestern Company Data. The proposed rates and rules for all three companies are identical.

**NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE NOV. 14, 2008)**

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR MT 2008-01 RATES AND RULES</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	<b>N/A</b>
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		Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Progressive Direct Insurance Company</b>		<b>B.</b>	<b>16322</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>Special Lines</b>		<b>B.</b>	<b>Special Lines</b>

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	% Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
<b>BI</b>	<b>8.1%</b>	<b>0.0%</b>	<b>70.40%</b>				
<b>PD</b>	<b>7.5%</b>	<b>0.0%</b>	<b>70.40%</b>				
<b>MP</b>	<b>5.1%</b>	<b>0.0%</b>	<b>70.40%</b>				
<b>PIP</b>	<b>-33.8%</b>	<b>-19.4%</b>	<b>70.40%</b>				
<b>UMBI/UIM</b>	<b>7.6%</b>	<b>-0.1%</b>	<b>70.40%</b>				
<b>UMPD</b>	<b>15.6%</b>	<b>5.0%</b>	<b>70.40%</b>				
<b>COMP</b>	<b>24.5%</b>	<b>20.0%</b>	<b>68.50%</b>				
<b>COLL</b>	<b>41.2%</b>	<b>35.0%</b>	<b>68.50%</b>				
<b>TOTAL OVERALL EFFECT</b>	<b>21.2%</b>	<b>15.8%</b>	<b>69.10%</b>				

6.		5 Year History Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2003</b>	<b>1,533</b>	<b>0.0%</b>	<b>12/30/03</b>	<b>720</b>	<b>274</b>	<b>75.6%</b>	<b>72.8%</b>
<b>2006</b>	<b>1,457</b>	<b>-7.0%</b>	<b>08/03/06</b>	<b>936</b>	<b>311</b>	<b>72.5%</b>	<b>72.7%</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>19.83%</b>
B. General Expense	<b>1.57%</b>
C. Taxes, License & Fees	<b>4.41%</b>
D. Underwriting Profit & Contingencies	<b>6.00%</b>
E. Other (Investment Income)	<b>-0.88%</b>
F. TOTAL	<b>30.93%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  15%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  -49%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

Please note:

The data provided for sections 5 - 7 combines Progressive Casualty, Direct, and Northwestern Company Data. The proposed rates and rules for all three companies are identical.

**NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE NOV. 14, 2008)**

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR MT 2008-01 RATES AND RULES</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	<b>N/A</b>
-----------	--	------------

		Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Progressive Northwestern Insurance Company</b>		<b>B.</b>	<b>42919</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>Special Lines</b>		<b>B.</b>	<b>Special Lines</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>BI</b>	<b>8.1%</b>	<b>0.0%</b>	<b>70.40%</b>				
<b>PD</b>	<b>7.5%</b>	<b>0.0%</b>	<b>70.40%</b>				
<b>MP</b>	<b>5.1%</b>	<b>0.0%</b>	<b>70.40%</b>				
<b>PIP</b>	<b>-33.8%</b>	<b>-19.4%</b>	<b>70.40%</b>				
<b>UMBI/UIM</b>	<b>7.6%</b>	<b>-0.1%</b>	<b>70.40%</b>				
<b>UMPD</b>	<b>15.6%</b>	<b>5.0%</b>	<b>70.40%</b>				
<b>COMP</b>	<b>24.5%</b>	<b>20.0%</b>	<b>68.50%</b>				
<b>COLL</b>	<b>41.2%</b>	<b>35.0%</b>	<b>68.50%</b>				
<b>TOTAL OVERALL EFFECT</b>	<b>21.2%</b>	<b>15.8%</b>	<b>69.10%</b>				

6.		5 Year History Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2003</b>	<b>1,533</b>	<b>0.0%</b>	<b>12/30/03</b>	<b>720</b>	<b>274</b>	<b>75.6%</b>	<b>72.8%</b>
<b>2006</b>	<b>1,457</b>	<b>-7.0%</b>	<b>08/03/06</b>	<b>936</b>	<b>311</b>	<b>72.5%</b>	<b>72.7%</b>

7.	
Expense Constants	
A. Total Production Expense	<b>19.83%</b>
B. General Expense	<b>1.57%</b>
C. Taxes, License & Fees	<b>4.41%</b>
D. Underwriting Profit & Contingencies	<b>6.00%</b>
E. Other (Investment Income)	<b>-0.88%</b>
F. TOTAL	<b>30.93%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.   15%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.   -49%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

Please note:

The data provided for sections 5 - 7 combines Progressive Casualty, Direct, and Northwestern Company Data. The proposed rates and rules for all three companies are identical.

**NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE NOV. 14, 2008)**

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR TT 2008-01 RATES AND RULES</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	<b>N/A</b>
-----------	--	------------

		Company Name	Company NAIC Number
<b>3.</b>	<b>A.</b>	<b>Progressive Casualty Insurance Company</b>	<b>B.</b> <b>24260</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A.</b>	<b>Special Lines</b>	<b>B.</b> <b>Special Lines</b>

<b>5.</b>		<b>FOR LOSS COSTS ONLY</b>					
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
<b>COMP</b>	<b>-2.2%</b>	<b>60.0%</b>	<b>68.9%</b>				
<b>COLL</b>	<b>-4.5%</b>	<b>-10.0%</b>	<b>68.9%</b>				
<b>PE</b>	<b>-34.1%</b>	<b>-12.0%</b>	<b>68.9%</b>				
<b>TOTAL OVERALL EFFECT</b>	<b>-0.7%</b>	<b>-2.6%</b>	<b>68.9%</b>				

<b>6.</b>		<b>5 Year History Rate Change History</b>					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2003</b>	<b>1,020</b>	<b>0.0%</b>	<b>12/30/03</b>	<b>250</b>	<b>156</b>	<b>75.9%</b>	<b>72.7%</b>
<b>2006</b>	<b>1,221</b>	<b>0.0%</b>	<b>08/03/06</b>	<b>456</b>	<b>273</b>	<b>70.8%</b>	<b>72.1%</b>

<b>7.</b>		Expense Constants	Selected Provisions
		A. Total Production Expense	<b>20.02%</b>
		B. General Expense	<b>0.28%</b>
		C. Taxes, License & Fees	<b>5.14%</b>
		D. Underwriting Profit & Contingencies	<b>6.00%</b>
		E. Other (Investment Income)	<b>-0.35%</b>
		F. TOTAL	<b>31.09%</b>

- 8.**   N   Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**   15%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
- 10.**   -29%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

Please note:

The data provided for sections 5 - 7 combines Progressive Casualty, Direct, and Northwestern Company Data. The proposed rates and rules for all three companies are identical.

PC RLC

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**NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE NOV. 14, 2008)**

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR TT 2008-01 RATES AND RULES</b>
-----------	---	--------------------------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	<b>N/A</b>
-----------	--	------------

		Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Progressive Direct Insurance Company</b>		<b>B.</b>	<b>16322</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>Special Lines</b>		<b>B.</b>	<b>Special Lines</b>

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
<b>COMP</b>	<b>-2.2%</b>	<b>60.0%</b>	<b>68.9%</b>				
<b>COLL</b>	<b>-4.5%</b>	<b>-10.0%</b>	<b>68.9%</b>				
<b>PE</b>	<b>-34.1%</b>	<b>-12.0%</b>	<b>68.9%</b>				
<b>TOTAL OVERALL EFFECT</b>	<b>-0.7%</b>	<b>-2.6%</b>	<b>68.9%</b>				

6.		5 Year History Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2003</b>	<b>1,020</b>	<b>0.0%</b>	<b>12/30/03</b>	<b>250</b>	<b>156</b>	<b>75.9%</b>	<b>72.7%</b>
<b>2006</b>	<b>1,221</b>	<b>0.0%</b>	<b>08/03/06</b>	<b>456</b>	<b>273</b>	<b>70.8%</b>	<b>72.1%</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>20.02%</b>
B. General Expense	<b>0.28%</b>
C. Taxes, License & Fees	<b>5.14%</b>
D. Underwriting Profit & Contingencies	<b>6.00%</b>
E. Other (Investment Income)	<b>-0.35%</b>
<b>F. TOTAL</b>	<b>31.09%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  15%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  -29%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

Please note:

The data provided for sections 5 - 7 combines Progressive Casualty, Direct, and Northwestern Company Data. The proposed rates and rules for all three companies are identical.

PC RLC

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**NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE NOV. 14, 2008)**

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR TT 2008-01 RATES AND RULES</b>
-----------	---	--------------------------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	<b>N/A</b>
-----------	--	------------

		Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Progressive Northwestern Insurance Company</b>		<b>B.</b>	<b>42919</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>Special Lines</b>		<b>B.</b>	<b>Special Lines</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>COMP</b>	<b>-2.2%</b>	<b>60.0%</b>	<b>68.9%</b>				
<b>COLL</b>	<b>-4.5%</b>	<b>-10.0%</b>	<b>68.9%</b>				
<b>PE</b>	<b>-34.1%</b>	<b>-12.0%</b>	<b>68.9%</b>				
<b>TOTAL OVERALL EFFECT</b>	<b>-0.7%</b>	<b>-2.6%</b>	<b>68.9%</b>				

6.		5 Year History Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2003</b>	<b>1,020</b>	<b>0.0%</b>	<b>12/30/03</b>	<b>250</b>	<b>156</b>	<b>75.9%</b>	<b>72.7%</b>
<b>2006</b>	<b>1,221</b>	<b>0.0%</b>	<b>08/03/06</b>	<b>456</b>	<b>273</b>	<b>70.8%</b>	<b>72.1%</b>

7.		Expense Constants	Selected Provisions
		A. Total Production Expense	<b>20.02%</b>
		B. General Expense	<b>0.28%</b>
		C. Taxes, License & Fees	<b>5.14%</b>
		D. Underwriting Profit & Contingencies	<b>6.00%</b>
		E. Other (Investment Income)	<b>-0.35%</b>
		F. TOTAL	<b>31.09%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  15%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  -29%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

Please note:

The data provided for sections 5 - 7 combines Progressive Casualty, Direct, and Northwestern Company Data. The proposed rates and rules for all three companies are identical.

PC RLC

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## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;">New Business</div> <div style="width: 40%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;">Renewal Business</div> <div style="width: 40%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---

<b>3.</b>	<b>Group Name</b>	<b>Group NAIC #</b>			
<b>4.</b>	<b>Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>

<b>5.</b>	<b>Company Tracking Number</b>	
-----------	--------------------------------	--

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

<b>6.</b>	<b>Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
<b>7.</b>	Signature of authorized filer				
<b>8.</b>	Please print name of authorized filer				

**Filing information** (see General Instructions for descriptions of these fields)

<b>9.</b>	<b>Type of Insurance (TOI)</b>				
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>				
<b>11.</b>	<b>State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>				
<b>12.</b>	<b>Company Program Title (Marketing title)</b>				
<b>13.</b>	<b>Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
<b>14.</b>	<b>Effective Date(s) Requested</b>	New:		Renewal:	
<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>16.</b>	<b>Reference Organization (if applicable)</b>				
<b>17.</b>	<b>Reference Organization # &amp; Title</b>				
<b>18.</b>	<b>Company's Date of Filing</b>				
<b>19.</b>	<b>Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

# Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
21.	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

[illegible]

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**RATE/RULE FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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☐ Rate Increase      ☐ Rate Decrease      ☐ Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
-----------	--	--

<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
------------	---

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
------------	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

<b>5.</b>	<b>Overall Rate Information (Complete for Multiple Company Filings only)</b>
-----------	--

		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate indication (when applicable)</b>		
<b>5b</b>	<b>Overall percentage rate impact for this filing</b>		
<b>5c</b>	<b>Effect of Rate Filing – Written premium change for this program</b>		
<b>5d</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>		

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
-----------	---	--

<b>7.</b>	<b>Effective Date of last rate revision</b>	
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<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>9.</b>	<b>Rule # or Page # Submitted for Review</b>	<b>Replacement or withdrawn?</b>	<b>Previous state filing number, if required by state</b>
01		[ ] New [ ] Replacement [ ] Withdrawn	
02		[ ] New [ ] Replacement [ ] Withdrawn	
03		[ ] New [ ] Replacement [ ] Withdrawn	

# ACTUARIAL SUMMARY - Travel Trailer

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PROGRESSIVE CASUALTY INSURANCE COMPANY  
PROGRESSIVE DIRECT INSURANCE COMPANY  
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY  
200801 TRAVEL TRAILER PROGRAM  
RATE LEVEL FILING  
STATE OF ARKANSAS

**ACTUARIAL MEMORANDUM**

The enclosed exhibits represent actuarial justification for a revision of Progressive Casualty Insurance Company's, Progressive Direct Insurance Company's and Progressive Northwestern Insurance Company's Travel Trailer Program in the state of Arkansas. For the purposes of this filing, we have used our experience on an accident year basis for 2006, 2007, and 2008. All premiums and losses are evaluated as of July 31, 2008.

**Summary of Rate Level Changes**

Exhibit 1 displays the distribution of the proposed rate level change by coverage. The changes presented in this exhibit result from changing factors and base rates. These changes are included in the Rate Detail section of this filing.

**Rate Level Indication**

Exhibit 2 displays the calculation of the indicated rate level changes. Earned premiums for all coverages are those premiums which would have resulted had we charged the current rates throughout the entire experience period. Therefore, they fully reflect all rate level changes that occurred during the experience period. Incurred losses (paid losses, case reserves) and loss adjustment expenses (LAE) are fully developed using countrywide Loss Development Factors. Losses, LAE, and Premium are then trended to account for projected changes throughout the time period these rates will be in effect. Credibility was taken into account for any coverage lacking full credibility. Trend was used as the complement of credibility.

**Budgetary Loss and LAE Ratio**

Exhibit 3 shows the determination of the (permissible) Budgetary Loss and LAE Ratio. All expense items are expressed as a percentage of written premium.

**Incurred Loss Development**

Exhibit 4 displays the development of incurred losses by line coverage. Progressive's countrywide Travel Trailer data was used, and all losses are evaluated as of June 30, 2008.

**Trend**

Exhibit 5 describes the methodology we use to project loss and premium trend. It also contains a summary of the results of our trend analysis, as well as the trend percentages we project.

**Rate Level History**

Exhibit 6 summarizes the rate level history of our Travel Trailer program in Arkansas. All rate revisions impacting premiums earned during the experience period are included.

**Investment Income**

Exhibit 7 displays the calculation of our Investment Income.

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**PROPOSED RATE LEVEL CHANGES**

Coverage	Total Change
Liability Coverages	-0.2%
Comprehensive	60.0%
Collision	-10.0%
Roadside Assistance	0.0%
Other Physical Damages	-0.1%
Total Physical Damage	32.0%
Overall	31.2%

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Development of Losses and LAE							Premium				Indication							
Cov	Year	Incurred Losses	Incurred LAE \$	Loss Dev't Factor	Loss Trend Factor	Developed & Trended Losses & LAE	Earned Premium	Current Rate Level Factor	Premium Trend Factor	Trended Earned Premium @CRL	Ultimate Loss & LAE Ratio	Budgetary Loss Ratio	Raw Indication <small>20% / 30% / 50%</small>	# Incurred	Cred.	Trend for Comp. of Cred.	Cred. Wtd. Indication	Selected Change
<b>Liability Coverages</b>	2006	0	488	0.928	0.475	215	10,657	1.00	1.000	10,657	2.0%	70.8%	-97.1%	0				
	2007	0	614	0.928	0.564	321	13,288	1.00	1.000	13,288	2.4%	70.8%	-96.6%	0				
	2008	0	410	0.974	0.670	267	16,761	1.00	1.000	16,761	1.6%	70.8%	-97.7%	0				
	Tot	0	1,512			804	40,706			40,706	2.0%	70.8%	-97.3%	0	0%	0.69	-31.0%	-0.2%
<b>COMP</b>	2006	299,216	30,023	1.000	0.969	319,011	265,517	1.10	1.033	301,723	105.7%	68.9%	53.5%	77				
	2007	417,906	42,260	1.002	0.976	450,024	319,849	1.06	1.025	346,287	130.0%	68.9%	88.7%	70				
	2008	816,965	69,595	1.095	0.983	954,573	382,524	1.00	1.018	389,417	245.1%	68.9%	256.0%	131				
	Tot	1,534,087	141,878			1,723,608	967,890			1,037,427	166.1%	68.9%	165.3%	278	39%	0.97	63.0%	60.0%
<b>COLL</b>	2006	73,414	6,164	1.001	1.135	90,441	165,776	0.84	1.186	164,582	55.0%	68.9%	-20.2%	13				
	2007	77,044	10,261	0.999	1.103	96,168	187,400	0.90	1.140	192,284	50.0%	68.9%	-27.4%	15				
	2008	66,924	10,386	0.989	1.071	81,875	201,636	1.00	1.096	220,915	37.1%	68.9%	-46.2%	15				
	Tot	217,382	26,811			268,484	554,812			577,781	46.5%	68.9%	-35.3%	43	18%	0.98	-8.0%	-10.0%
<b>Emergency. Expense</b>	2006	374	17	1.000	0.969	379	4,421	1.00	1.033	4,567	8.3%	68.9%	-88.0%	1				
	2007	1,813	5,357	1.002	0.976	7,012	4,978	1.00	1.025	5,104	137.4%	68.9%	99.5%	4				
	2008	2,174	524	1.095	0.983	2,905	5,640	1.00	1.018	5,740	50.6%	68.9%	-26.5%	3				
	Tot	4,361	5,898			10,296	15,039			15,411	66.8%	68.9%	-3.0%	8	7%	0.97	-3.1%	0.0%
<b>Roadside Assistance</b>	2006	213	0	1.000	0.969	206	29,751	1.00	1.033	30,734	0.7%	68.9%	-99.0%	2				
	2007	294	12	1.002	0.976	299	32,208	1.00	1.025	33,024	0.9%	68.9%	-98.7%	3				
	2008	346	0	1.095	0.983	373	29,826	1.00	1.018	30,353	1.2%	68.9%	-98.2%	3				
	Tot	853	12			878	91,785			94,112	0.9%	68.9%	-98.5%	8	7%	0.97	-9.5%	0.0%
<b>Other Phys Dam</b>	2006	2,920	3,512	1.000	0.969	6,232	31,478	1.00	1.033	47,009	13.3%	68.9%	-80.7%	5				
	2007	23,324	16,507	1.002	0.976	38,953	35,175	1.00	1.025	52,034	74.9%	68.9%	8.7%	18				
	2008	12,089	4,248	1.095	0.983	17,590	38,380	1.00	1.018	56,086	31.4%	68.9%	-54.5%	16				
	Tot	38,333	24,267			62,776	105,033			155,130	40.5%	68.9%	-40.8%	39	5%	0.97	-4.9%	-0.1%
<b>Total Phys Dam</b>	2006	375,763	39,699			415,890	492,522			544,048	76.4%	68.9%	11.0%	97				
	2007	518,568	69,040			585,444	574,632			623,630	93.9%	68.9%	36.3%	106				
	2008	896,324	84,229			1,054,411	652,366			696,772	151.3%	68.9%	119.8%	165				
	Tot	1,790,655	192,968			2,055,745	1,719,520			1,864,449	110.3%	68.9%	73.0%	368			31.7%	32.0%
<b>ALL</b>	2006	375,763	40,187			416,105	503,179			554,705	75.0%	68.9%	8.9%	97				
	2007	518,568	69,654			585,766	587,920			636,918	92.0%	68.9%	33.5%	106				
	2008	896,324	84,639			1,054,678	669,127			713,533	147.8%	68.9%	114.5%	165				
	Tot	1,790,655	194,480			2,056,549	1,760,226			1,905,155	107.9%	68.9%	69.1%	368			30.3%	31.2%

Note: Due to lack of credibility for the Liability Coverages, we have used the Motor Home PIP trend and loss development factor selects. The experience for these coverages is similar to PIP in Motor Home.

\*"Liability Coverages" experience and rate level select includes Full Timer Liability, Vacation Liability, and Full Timer Scheduled Medical Benefits

\*"Other Phys. Dam." experience and rate level select includes Replacement Cost Personal Effects, Emergency Expense,

Full Timer's Secured Storage Personal Effects, Scheduled Personal Effects, Trailer, Full Timer's Storage Shed, Mexico Comp and Mexico Collision

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**DEVELOPMENT OF THE BUDGETARY LOSS & LAE RATIO**

<b>Expenses</b>	Liability Percent of <u>Written Premium</u>	Physical Damage Percent of <u>Written Premium</u>
Underwriting	4.6%	4.6%
Marketing	5.2%	5.2%
Sales	1.1%	1.1%
Premium Tax, Other Taxes and Fees Paid	5.1%	5.1%
Commission	9.2%	9.2%
Administrative Expense	1.8%	1.8%
Profit	<u>6.0%</u>	<u>6.0%</u>
	32.9%	32.9%
<b>Income</b>		
Investment Income	2.3%	0.3%
Billing Fees Collected	<u>1.5%</u>	<u>1.5%</u>
	3.7%	1.8%
<u>Total Budgeted Expenses (Including Profit)</u>	29.2%	31.1%
<u>Budgetary Loss &amp; LAE Ratio</u>	70.8%	68.9%

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Exhibit 4  
 Page 1

INCURRED LOSS DEVELOPMENT - Comprehensive  
 COUNTRYWIDE DATA

Accident Year	AGE OF DEVELOPMENT							Total Incurred To Date	Projected Ultimate Incurred
Ending:	<u>@ 1 Year</u>	<u>@ 2 Years</u>	<u>@ 3 Years</u>	<u>@ 4 Years</u>	<u>@ 5 Years</u>	<u>@ 6 Years</u>	<u>@ 7 Years</u>		
200206	4,556,967	4,890,738	4,900,872	4,902,107	4,898,064	4,898,064	4,898,064	4,898,064	4,898,064
200306	6,617,507	7,196,761	7,233,427	7,240,728	7,244,226	7,239,043		7,239,043	7,239,043
200406	6,204,335	6,917,600	6,920,561	6,930,005	6,930,767			6,930,767	6,930,767
200506	12,101,449	12,682,654	12,715,890	12,702,336				12,702,336	12,702,336
200606	22,508,456	23,115,310	23,124,724					23,124,724	23,124,724
200706	12,451,675	13,343,565						13,343,565	13,370,252
200806	16,559,877							16,559,877	18,136,145

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Year	1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr.	6 Yr.
<u>Ending:</u>	<u>to 2 Yr.</u>	<u>to 3 Yr.</u>	<u>to 4 Yr.</u>	<u>to 5 Yr.</u>	<u>to 6 Yr.</u>	<u>to 7 Yr.</u>
200206	1.073	1.002	1.000	0.999	1.000	1.000
200306	1.088	1.005	1.001	1.001	0.999	
200406	1.115	1.000	1.001	1.000		
200506	1.048	1.003	0.999			
200606	1.160	1.000				
200706	1.072					
Selected	1.093	1.002	1.000	1.000	1.000	1.000
Cumulative	1.095	1.002	1.000	1.000	1.000	1.000

\*When selecting incurred loss development factors, we considered the development of paid losses as well as incurred losses in determining total losses by accident year countrywide. Using actuarial judgment, ultimate losses were selected and incurred loss development factors were determined.

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Exhibit 4  
 Page 2

INCURRED LOSS DEVELOPMENT - Collision  
 COUNTRYWIDE DATA

Accident Year Ending:	AGE OF DEVELOPMENT							Total Incurred To Date	Projected Ultimate Incurred
	<u>@ 1 Year</u>	<u>@ 2 Years</u>	<u>@ 3 Years</u>	<u>@ 4 Years</u>	<u>@ 5 Years</u>	<u>@ 6 Years</u>	<u>@ 7 Years</u>		
200206	3,071,763	2,997,059	3,001,364	3,006,275	3,003,231	3,003,231	3,003,231	3,003,231	3,003,231
200306	3,264,422	3,381,958	3,376,690	3,379,494	3,383,553	3,383,553		3,383,553	3,383,553
200406	4,330,416	4,435,385	4,409,788	4,416,131	4,416,131			4,416,131	4,416,131
200506	6,128,948	6,060,421	6,045,276	6,044,658				6,044,658	6,044,658
200606	7,463,238	7,459,094	7,454,189					7,454,189	7,461,643
200706	7,910,228	7,731,925						7,731,925	7,724,178
200806	9,427,314							9,427,314	9,323,689

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Year Ending:	1 Yr. to 2 Yr.	2 Yr. to 3 Yr.	3 Yr. to 4 Yr.	4 Yr. to 5 Yr.	5 Yr. to 6 Yr.	6 Yr. to 7 Yr.
200206	0.976	1.001	1.002	0.999	1.000	1.000
200306	1.036	0.998	1.001	1.001	1.000	
200406	1.024	0.994	1.001	1.000		
200506	0.989	0.998	1.000			
200606	0.999	0.999				
200706	0.977					
Selected	0.990	0.998	1.001	1.000	1.000	1.000
Cumulative	0.989	0.999	1.001	1.000	1.000	1.000

\*When selecting incurred loss development factors, we considered the development of paid losses as well as incurred losses in determining total losses by accident year countrywide. Using actuarial judgment, ultimate losses were selected and incurred loss development factors were determined.

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**PROJECTION OF LOSS TRENDS**

The selected annual loss trend percentages, for individual coverages, were determined by analyzing Progressive's countrywide travel trailer data. Some of this data is displayed in this exhibit.

Our analysis involves tracking the trailing 12 month pure premiums, calculated on a calendar year basis, and fitting a curve to this data.

We use an exponential least squares regression to generate the line of best fit.

When selecting loss trend percentages for each coverage, we consider the credibility of the data (number of incurred claims), how well the curve fits the data (correlation coefficient of the regression), and actuarial judgment.

REGRESSION RESULTS AND SELECTED LOSS TREND						
Coverage	Progressive Travel Trailer 1 Year	Progressive Travel Trailer 2 Year	Progressive Travel Trailer 3 Year	Progressive Travel Trailer 4 Year	Progressive Travel Trailer 5 Year	Selected Annual Loss Trend Percentage
LIABILITY	11.44%	-25.57%	-28.97%	-24.68%	-18.55%	-15.72%
COMP	-3.50%	-10.67%	-2.72%	3.02%	0.83%	-0.72%
COLL	12.13%	1.58%	0.37%	2.25%	3.58%	2.96%

**PROJECTION OF PREMIUM TRENDS**

Our analysis involves tracking the trailing 12 month average premium at current rate level and fitting a curve to this data.

We use an exponential least squares regression to generate the line of best fit.

REGRESSION RESULTS AND SELECTED PREMIUM TREND				
Coverage	Progressive Travel Trailer 1 Year	Progressive Travel Trailer 2 Year	Progressive Travel Trailer 3 Year	Selected Annual Premium Trend Percentage
LIABILITY	0.46%	-0.34%	-0.64%	0.00%
COMP	-0.70%	0.67%	2.60%	0.75%
COLL	3.52%	4.91%	6.15%	4.00%

**TREND PERIOD**

Accident Year Ending	Average Past Date of Loss	Average Effective Date of Rate Revision	Projected Duration of Revision	Policy Term	Average Future Date of Loss *	Months in Trend Period **
Jul-06	28-Jan-06	04-Dec-08	24	12	04-Jun-10	52
Jul-07	29-Jan-07	04-Dec-08	24	12	04-Jun-10	40
Jul-08	30-Jan-08	04-Dec-08	24	12	04-Jun-10	28

\* Effective Date + 1/2 (Projected Duration) + 1/2 (Policy Term)

\*\* Number of months between Average Past and Average Future Dates of Loss

**TREND FACTORS**

Coverage	Loss trend Jul-06	Loss trend Jul-07	Loss trend Jul-08	Prem. trend Jul-06	Prem. trend Jul-07	Prem. trend Jul-08
LIABILITY	0.475	0.564	0.670	1.000	1.000	1.000
COMP	0.969	0.976	0.983	1.033	1.025	1.018
COLL	1.135	1.103	1.071	1.186	1.140	1.096

Trend Factor =  $((1 + \text{Annual Trend Percentage}) ^ {(\text{Months in Trend Period} / 12 \text{ Months})})$

Note: Due to lack of credibility for the Liability Coverages, we have used the Motor Home PIP trend selects. The experience for these coverages is similar to PIP in Motor Home.

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RATE LEVEL HISTORY

Coverage	Effective Date:	
	December-03	August-06
Comprehensive	-0.2%	10.0%
Collision	0.0%	-16.3%



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EFFECT OF INVESTMENT INCOME

In setting the provision for profit, in the BLR, the other income from investment earnings attributable to unearned premium and loss reserves was considered as follows:

	Liability	Physical Damage
1. Loss & Loss Expense Reserves at 12/31/06	\$4,089,634,960	\$13,141,497
2. Loss & Loss Expense Reserves at 12/31/07	\$4,229,032,839	\$19,933,290
3. Mean Loss & Loss Expense Reserves	\$4,159,333,900	\$16,537,394
4. Unearned Premium Reserves at 12/31/06	\$1,962,093,002	\$1,486,364,200
5. Unearned Premium Reserves at 12/31/07	\$1,882,619,249	\$1,470,642,780
6. Mean Unearned Premium Reserves	\$1,922,356,126	\$1,478,503,490
7. Deduction for Prepaid Expenses	\$292,390,367	\$224,880,381
8. Gross Investment Reserve	\$5,789,299,659	\$1,270,160,503
9. Deduction for Agent Balances	\$1,078,311,489	\$829,340,245
10. Net Investment Reserve	\$4,710,988,170	\$440,820,258
11. Net Investment Income	\$540,610,074	\$540,610,074
12. Cash & Invested Assets	\$12,815,573,627	\$12,815,573,627
13. Rate of Investment Income	4.22%	4.22%
14. Investment Income on All Reserves	\$198,803,701	\$18,602,615
15. Earned Premium	\$7,153,844,209	\$5,051,103,449
16. Investment Income as a % of EP Before Federal Income Tax	2.78%	0.37%
17. Investment Income as a % of EP After Federal Income Tax	2.25%	0.30%

Source: All Progressive Companies Combined 2007 Annual Statement

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EFFECT OF INVESTMENT INCOME - Explanatory Notes

- Line 1. PC countrywide Loss & Loss Expense Reserves at beginning of the year by line.
- Line 2. PC countrywide Loss & Loss Expense Reserves at end of the year by line
- Line 3. (Line 1 plus Line 2) / 2.
- Line 4. PC countrywide Unearned Premium Reserve at beginning of the year by line.
- Line 5. PC countrywide Unearned Premium Reserve at end of year by line
- Line 6. (Line 4 plus Line 5) / 2.
- Line 7. (Line 6) times PC expense ratio (commission, 1/2 of acquisition costs 1/2 of general expenses, and taxes by line (from Annual Statement, line 11)
- Liability 0.1521 Physical Damage 0.1521
- Line 8. (Line 3 plus Line 6) - Line 7.
- Line 9. (Countrywide Agent's Balances Due) x A x M.
- A = Unearned Premium Reserves / Unearned Premium  
A = 0.4642 for Liability A = 0.3570 for Physical Damage
- M = 100% - Commissions - taxes - general expenses - other acquisitions  
100 % - Commissions  
M = 0.9109 for Liability M = 0.9109 for Physical Damage
- Line 10. (Line 8 - Line 9).
- Line 11. Line 11 of the Underwriting & Investment Exhibit on Page 4 of the Annual Statements for the PC.
- Line 12. Sum of items 1 to 7 inclusive of Page 2 of the Annual Statements for the PC.
- Line 13. (Line 11 / Line 12)
- Line 14. (Line 13 x Line 10)
- Line 15. PC Countrywide Earned Premium by Line.
- Line 16. (Line 14 / Line 15)
- Line 17. (Line 16 X (1.0 - Federal Income Tax Withheld)).

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# ACTUARIAL SUMMARY - Motor Home

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PROPOSED RATE LEVEL CHANGES

Coverages	Total Change
BI / PD	0.0%
UMBI/UIM	-0.1%
UMPD	5.0%
Personal Injury Protection	-19.4%
Comprehensive	20.0%
Collision	35.0%
Roadside Assistance	0.2%
Other Liability	0.9%
Other Physical Damage	0.9%
Total Liability	-1.3%
Total Physical Damage	22.3%
Overall	15.8%

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Coverage	Year	Incurred Losses	Incurred LAE	Loss Devt' Factor	Loss Trend Factor	Developed & Trended Losses & LAE	Earned Premium	Current Rate Level Factor	Premium Trend Factor	EP @CRL	Trended Earned Premium @CRL	Ultimate Loss & LAE Ratio	Budgetary Loss Ratio	Raw Indication 20% / 30% / 50%	# Incurred	Cred	Trend for Comp of Cred	Cred Wtd Ind	Selected Change
<b>BI</b>	2006	1,985	597	0.964	1.132	2,820	132,797	0.88	1.000	117,007	117,007	2.4%	70.4%	-96.6%	3				
	2007	1,995	709	1.003	1.100	2,985	130,717	0.93	1.000	121,577	121,577	2.5%	70.4%	-96.5%	1				
	2008	161,675	32,607	1.113	1.069	231,316	128,058	1.00	1.000	128,011	128,011	180.7%	70.4%	156.5%	11				
	Tot	165,655	33,913			237,121	391,572			366,595	366,595	64.7%	70.4%	30.0%	15	7.2%	1.06	8.1%	
<b>PD</b>	2006	18,408	4,249	1.001	1.289	29,226	83,281	0.88	1.000	73,379	73,379	39.8%	70.4%	-43.5%	10				
	2007	26,713	7,892	1.020	1.215	42,903	82,110	0.93	1.000	76,385	76,385	56.2%	70.4%	-20.3%	13				
	2008	26,653	6,874	1.076	1.146	41,363	80,001	1.00	1.000	79,969	79,969	51.7%	70.4%	-26.6%	11				
	Tot	71,774	19,015			113,492	245,392			229,733	229,733	49.4%	70.4%	-28.1%	34	14.5%	1.13	7.5%	
<b>BI/PD</b>	2006	20,393	4,846			32,046	216,078			190,386	190,386	16.8%	70.4%	-76.1%	13				
	2007	28,708	8,601			45,888	212,827			197,962	197,962	23.2%	70.4%	-67.1%	14				
	2008	188,328	39,481			272,679	208,059			207,980	207,980	131.1%	70.4%	86.1%	22				
	Tot	237,429	52,928			350,613	636,964			596,328	596,328	58.8%	70.4%	7.7%	49			7.8%	0.0%
<b>MedPay</b>	2006	0	0	1.000	0.989	0	0	1.02	0.896	0	0	0.0%	70.4%	-100.0%	0				
	2007	0	0	1.017	0.992	0	0	1.01	0.919	0	0	0.0%	70.4%	-100.0%	0				
	2008	0	0	1.200	0.994	0	0	1.00	0.942	0	0	0.0%	70.4%	-100.0%	0				
	Tot	0	0			0	0			0	0	0.0%	70.4%	-100.0%	0	0.0%	1.05	5.1%	0.0%
<b>PIP</b>	2006	0	0	0.928	0.475	0	18,659	1.00	1.000	18,627	18,627	0.0%	70.4%	-100.0%	0				
	2007	2,749	269	0.928	0.564	1,579	20,421	1.00	1.000	20,403	20,403	7.7%	70.4%	-89.0%	2				
	2008	0	170	0.974	0.670	111	23,487	1.00	1.000	23,487	23,487	0.5%	70.4%	-99.3%	0				
	Tot	2,749	439			1,690	62,567			62,517	62,517	2.7%	70.4%	-96.4%	2	4.2%	0.69	-33.8%	-19.4%
<b>UMBI/UIM</b>	2006	0	0	0.872	1.237	0	39,154	1.00	1.067	39,052	41,667	0.0%	70.4%	-100.0%	0				
	2007	0	0	1.098	1.178	0	41,789	1.00	1.051	41,731	43,864	0.0%	70.4%	-100.0%	0				
	2008	0	0	1.538	1.121	0	47,060	1.00	1.036	47,060	48,732	0.0%	70.4%	-100.0%	0				
	Tot	0	0			0	128,003			127,843	134,263	0.0%	70.4%	-100.0%	0	0.0%	1.08	7.6%	-0.1%
<b>UMPD</b>	2006	5,674	85	1.000	1.398	8,050	14,047	1.00	1.033	13,995	14,458	55.7%	70.4%	-21.0%	1				
	2007	10,081	443	1.000	1.294	13,618	15,157	1.00	1.025	15,127	15,510	87.8%	70.4%	24.6%	2				
	2008	9,298	651	1.060	1.198	12,632	16,969	1.00	1.018	16,969	17,269	73.2%	70.4%	3.8%	1				
	Tot	25,053	1,179			34,301	46,173			46,091	47,236	72.6%	70.4%	5.1%	4	6.3%	1.16	15.6%	5.0%
<b>Other Liability</b>	2006	0	0	1.000	1.000	0	8,372	1.00	0.974	8,413	8,189	0.0%	70.4%	-100.0%	0				
	2007	0	0	1.000	1.000	0	9,939	1.00	0.972	9,963	9,681	0.0%	70.4%	-100.0%	0				
	2008	0	0	1.000	1.000	0	13,023	1.00	0.977	13,023	12,717	0.0%	70.4%	-100.0%	0				
	Tot	0	0			0	31,334			31,399	30,587	0.0%	70.4%	-100.0%	0	0.0%	1.06	5.9%	0.9%
<b>Total Liability</b>	2006	26,067	4,931			40,097	296,310			270,474	273,326	14.7%	70.4%	-79.2%	14				
	2007	41,538	9,313			61,085	300,133			285,185	287,420	21.3%	70.4%	-69.8%	18				
	2008	197,626	40,302			285,422	308,598			308,518	310,185	92.0%	70.4%	30.6%	23				
	Tot	265,231	54,546			386,604	905,041			864,177	870,931	44.4%	70.4%	-21.5%	55			5.1%	-1.3%
<b>COMP</b>	2006	158,526	11,184	0.994	1.514	255,412	454,433	0.88	1.022	399,902	408,677	62.5%	68.5%	-8.8%	51				
	2007	335,751	18,836	0.987	1.376	481,590	463,879	0.93	1.017	432,139	439,418	109.6%	68.5%	60.0%	53				
	2008	370,682	30,625	1.012	1.251	507,723	487,565	1.00	1.012	487,351	493,086	103.0%	68.5%	50.3%	75				
	Tot	864,959	60,645			1,244,726	1,405,877			1,319,391	1,341,180	92.8%	68.5%	41.4%	179	14.2%	1.22	24.5%	20.0%
<b>COLL</b>	2006	73,183	6,154	0.998	1.544	122,244	139,340	1.10	1.067	153,274	163,535	74.8%	68.5%	9.1%	18				
	2007	186,705	28,000	0.997	1.397	299,005	160,042	1.05	1.051	168,090	176,684	169.2%	68.5%	147.1%	28				
	2008	272,869	13,616	1.022	1.264	369,982	189,450	1.00	1.036	189,493	196,228	188.5%	68.5%	175.3%	46				
	Tot	532,757	47,770			791,231	488,832			510,858	536,447	147.5%	68.5%	133.6%	92	18.5%	1.20	41.2%	35.0%
<b>Other Phys Dam</b>	2006	9,334	2,545	0.994	1.514	17,878	26,627	1.00	1.022	26,595	27,179	65.8%	68.5%	-4.0%	5				
	2007	6,103	5,652	0.987	1.376	15,965	27,152	1.00	1.017	27,134	27,591	57.9%	68.5%	-15.5%	9				
	2008	5,727	3,199	1.012	1.251	11,293	29,513	1.00	1.012	29,513	29,860	37.8%	68.5%	-44.8%	6				
	Tot	21,164	11,396			45,136	83,292			83,242	84,630	53.3%	68.5%	-27.8%	20	1.9%	1.22	21.5%	0.9%
<b>Total Phys Dam</b>	2006	248,548	20,138			407,213	649,361			608,732	628,987	64.7%	68.5%	-5.5%	115				
	2007	533,761	52,517			803,665	679,347			655,637	672,443	119.5%	68.5%	74.5%	123				
	2008	653,435	47,467			894,291	734,698			734,527	747,675	119.6%	68.5%	74.6%	155				
	Tot	1,435,744	120,122			2,105,169	2,063,406			1,998,896	2,049,105	102.7%	68.5%	58.6%	393			28.1%	22.3%
<b>ALL</b>	2006	274,615	25,069			447,310	945,671			879,205	902,314	49.6%	69.1%	-28.2%	129				
	2007	575,299	61,830			864,750	979,480			940,822	959,862	90.1%	69.1%	30.4%	141				
	2008	851,061	87,769			1,179,713	1,043,296			1,043,045	1,057,861	111.5%	69.1%	61.4%	178				
	Tot	1,700,975	174,668			2,491,773	2,968,447			2,863,073	2,920,037	85.3%	69.1%	34.2%	448			21.2%	15.8%

**Minor coverages**

\*Other Liability\* experience and rate level select includes Full Timer Liability, Vacation Liability, and Full Timer Scheduled Medical Benefits

\*Other Phys. Dam.\* experience and rate level select includes Replacement Cost Personal Effects, Emergency Expense,

Full Timer's Secured Storage Personal Effects, Scheduled Personal Effects, Trailer, Full Timer's Storage Shed, Mexico Comp and Mexico Collision

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**DEVELOPMENT OF THE BUDGETARY LOSS & LAE RATIO**

<b>Expenses</b>	<b>Liability Percent of Written Premium</b>	<b>Physical Damage Percent of Written Premium</b>
Underwriting	3.2%	3.2%
Marketing	4.1%	4.1%
Sales	1.1%	1.1%
Premium Tax, Other Taxes and Fees Paid	4.4%	4.4%
Commission	11.3%	11.3%
Administrative Expense	2.1%	2.1%
Profit	<u>6.0%</u>	<u>6.0%</u>
	<u>32.4%</u>	<u>32.4%</u>
<b>Income</b>		
Investment Income	2.3%	0.3%
Billing Fees Collected	<u>0.5%</u>	<u>0.5%</u>
	<u>2.8%</u>	<u>0.8%</u>
<u>Total Budgeted Expenses (Including Profit)</u>	29.6%	31.5%
<u>Budgetary Loss &amp; LAE Ratio</u>	70.4%	68.5%

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INCURRED LOSS DEVELOPMENT - Bodily Injury  
 COUNTRYWIDE DATA

Accident Year Ending:	AGE OF DEVELOPMENT							Total Incurred To Date	Projected Ultimate Incurred
	<u>@ 1 Year</u>	<u>@ 2 Years</u>	<u>@ 3 Years</u>	<u>@ 4 Years</u>	<u>@ 5 Years</u>	<u>@ 6 Years</u>	<u>@ 7 Years</u>		
200206	4,767,271	5,347,480	5,618,515	5,550,353	5,530,406	5,531,324	4,592,233	4,592,233	4,592,233
200306	5,060,659	4,744,316	4,716,389	4,697,111	4,880,053	4,612,652		4,612,652	4,618,457
200406	4,538,993	4,859,811	4,605,670	4,487,927	4,183,612			4,183,612	4,075,777
200506	5,956,083	5,315,549	5,494,112	5,908,290				5,908,290	5,698,441
200606	4,038,275	4,403,986	5,171,012					5,171,012	4,987,350
200706	4,298,842	6,582,729						6,582,729	6,602,883
200806	6,602,405							6,602,405	7,351,107

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Year Ending:	1 Yr. to 2 Yr.	2 Yr. to 3 Yr.	3 Yr. to 4 Yr.	4 Yr. to 5 Yr.	5 Yr. to 6 Yr.	6 Yr. to 7 Yr.
200206	1.122	1.051	0.988	0.996	1.000	1.001
200306	0.937	0.994	0.996	1.039	0.945	
200406	1.071	0.948	0.974	0.932		
200506	0.892	1.034	1.075			
200606	1.091	1.174				
200706	1.531					
Selected	1.110	1.040	1.000	0.990	0.973	1.001
Cumulative	1.113	1.003	0.964	0.964	0.974	1.001

\*When selecting incurred loss development factors, we considered the development of paid losses as well as incurred losses in determining total losses by accident year countrywide. Using actuarial judgment, ultimate losses were selected and incurred loss development factors were determined.

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INCURRED LOSS DEVELOPMENT - Property Damage  
 COUNTRYWIDE DATA

Accident Year Ending:	AGE OF DEVELOPMENT							Total Incurred To Date	Projected Ultimate Incurred
	@ 1 Year	@ 2 Years	@ 3 Years	@ 4 Years	@ 5 Years	@ 6 Years	@ 7 Years		
200206	3,710,456	3,954,324	4,067,424	4,010,546	4,030,318	4,031,287	4,031,287	4,031,287	4,031,287
200306	3,550,037	3,833,952	3,858,841	3,885,354	3,883,401	3,883,401		3,883,401	3,883,401
200406	4,068,685	4,309,997	4,383,767	4,370,312	4,404,167			4,404,167	4,404,167
200506	4,936,380	4,985,098	5,023,373	5,018,839				5,018,839	5,038,914
200606	4,752,135	4,933,525	5,096,242					5,096,242	5,101,277
200706	4,992,975	5,360,883						5,360,883	5,468,137
200806	5,357,149							5,357,149	5,764,866

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Year Ending:	1 Yr. to 2 Yr.	2 Yr. to 3 Yr.	3 Yr. to 4 Yr.	4 Yr. to 5 Yr.	5 Yr. to 6 Yr.	6 Yr. to 7 Yr.
200206	1.066	1.029	0.986	1.005	1.000	1.000
200306	1.080	1.007	1.007	1.000	1.000	
200406	1.059	1.017	0.997	1.008		
200506	1.010	1.008	0.999			
200606	1.038	1.033				
200706	1.074					
Selected	1.055	1.019	0.997	1.004	1.000	1.000
Cumulative	1.076	1.020	1.001	1.004	1.000	1.000

\*When selecting incurred loss development factors, we considered the development of paid losses as well as incurred losses in determining total losses by accident year countrywide. Using actuarial judgment, ultimate losses were selected and incurred loss development factors were determined.

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INCURRED LOSS DEVELOPMENT - Uninsured / Underinsured Motorist  
 COUNTRYWIDE DATA

Accident Year Ending:	AGE OF DEVELOPMENT							Total Incurred To Date	Projected Ultimate Incurred
	@ 1 Year	@ 2 Years	@ 3 Years	@ 4 Years	@ 5 Years	@ 6 Years	@ 7 Years		
200206	891,839	982,309	1,339,539	1,383,489	1,348,243	1,239,341	1,239,186	1,239,186	1,239,186
200306	857,841	907,526	990,678	1,021,173	922,526	921,626		921,626	921,626
200406	616,732	1,401,090	1,802,158	1,702,459	1,435,929			1,435,929	1,377,056
200506	993,956	1,128,243	1,814,404	1,845,787				1,845,787	1,593,099
200606	1,829,550	2,439,238	2,292,420					2,292,420	1,998,374
200706	1,013,317	1,635,489						1,635,489	1,796,390
200806	1,406,594							1,406,594	2,162,967

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Year Ending:	1 Yr. to 2 Yr.	2 Yr. to 3 Yr.	3 Yr. to 4 Yr.	4 Yr. to 5 Yr.	5 Yr. to 6 Yr.	6 Yr. to 7 Yr.
200206	1.101	1.364	1.033	0.975	0.919	1.000
200306	1.058	1.092	1.031	0.903	0.999	
200406	2.272	1.286	0.945	0.843		
200506	1.135	1.608	1.017			
200606	1.333	0.940				
200706	1.614					
Selected	1.400	1.260	1.010	0.900	0.959	1.000
Cumulative	1.538	1.098	0.872	0.863	0.959	1.000

\*When selecting incurred loss development factors, we considered the development of paid losses as well as incurred losses in determining total losses by accident year countrywide. Using actuarial judgment, ultimate losses were selected and incurred loss development factors were determined.

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INCURRED LOSS DEVELOPMENT - Comprehensive  
 COUNTRYWIDE DATA

Accident Year Ending:	AGE OF DEVELOPMENT							Total Incurred To Date	Projected Ultimate Incurred
	@ 1 Year	@ 2 Years	@ 3 Years	@ 4 Years	@ 5 Years	@ 6 Years	@ 7 Years		
200206	18,762,556	19,257,930	19,109,443	19,210,992	19,060,697	18,996,153	18,988,375	18,988,375	18,988,375
200306	19,266,064	20,251,126	20,215,144	20,061,025	20,002,351	19,911,854		19,911,854	19,911,854
200406	19,927,850	20,643,872	20,295,205	20,204,053	20,101,683			20,101,683	20,021,276
200506	29,389,029	29,139,989	29,093,479	29,613,302				29,613,302	29,347,375
200606	38,819,212	39,596,171	39,333,836					39,333,836	39,097,560
200706	28,677,266	29,715,347						29,715,347	29,330,091
200806	37,797,773							37,797,773	38,240,422

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Year Ending:	1 Yr. to 2 Yr.	2 Yr. to 3 Yr.	3 Yr. to 4 Yr.	4 Yr. to 5 Yr.	5 Yr. to 6 Yr.	6 Yr. to 7 Yr.
200206	1.026	0.992	1.005	0.992	0.997	1.000
200306	1.051	0.998	0.992	0.997	0.995	
200406	1.036	0.983	0.996	0.995		
200506	0.992	0.998	1.018			
200606	1.020	0.993				
200706	1.036					
Selected	1.025	0.993	1.003	0.995	0.996	1.000
Cumulative	1.012	0.987	0.994	0.991	0.996	1.000

\*When selecting incurred loss development factors, we considered the development of paid losses as well as incurred losses in determining total losses by accident year countrywide. Using actuarial judgment, ultimate losses were selected and incurred loss development factors were determined.

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INCURRED LOSS DEVELOPMENT - Collision  
 COUNTRYWIDE DATA

Accident Year Ending:	AGE OF DEVELOPMENT							Total Incurred To Date	Projected Ultimate Incurred
	@ 1 Year	@ 2 Years	@ 3 Years	@ 4 Years	@ 5 Years	@ 6 Years	@ 7 Years		
200206	12,251,793	13,070,453	12,970,983	12,982,846	12,851,436	12,844,888	12,843,488	12,843,488	12,843,488
200306	14,492,389	14,431,556	14,392,133	14,375,749	14,387,856	14,369,822		14,369,822	14,369,822
200406	16,334,841	17,087,868	17,059,862	17,003,829	16,994,977			16,994,977	16,977,982
200506	19,621,280	19,660,269	19,817,860	19,885,915				19,885,915	19,846,163
200606	21,921,009	21,983,291	21,971,405					21,971,405	21,927,484
200706	25,922,388	27,185,482						27,185,482	27,104,007
200806	26,211,868							26,211,868	26,786,644

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Year Ending:	1 Yr. to 2 Yr.	2 Yr. to 3 Yr.	3 Yr. to 4 Yr.	4 Yr. to 5 Yr.	5 Yr. to 6 Yr.	6 Yr. to 7 Yr.
200206	1.067	0.992	1.001	0.990	0.999	1.000
200306	0.996	0.997	0.999	1.001	0.999	
200406	1.046	0.998	0.997	0.999		
200506	1.002	1.008	1.003			
200606	1.003	0.999				
200706	1.049					
Selected	1.025	0.999	1.000	0.999	0.999	1.000
Cumulative	1.022	0.997	0.998	0.998	0.999	1.000

\*When selecting incurred loss development factors, we considered the development of paid losses as well as incurred losses in determining total losses by accident year countrywide. Using actuarial judgment, ultimate losses were selected and incurred loss development factors were determined.

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INCURRED LOSS DEVELOPMENT - Personal Injury Protection  
 COUNTRYWIDE DATA

Accident Year Ending:	AGE OF DEVELOPMENT							Total Incurred To Date	Projected Ultimate Incurred
	@ 1 Year	@ 2 Years	@ 3 Years	@ 4 Years	@ 5 Years	@ 6 Years	@ 7 Years		
200206	798,951	862,256	875,776	838,836	840,627	840,799	842,575	842,575	842,575
200306	817,021	869,529	1,160,132	1,156,751	1,045,646	984,198		984,198	984,198
200406	946,996	995,825	965,908	966,528	963,552			963,552	935,609
200506	1,189,022	979,442	984,323	949,424				949,424	898,843
200606	634,834	643,327	618,563					618,563	573,897
200706	543,515	622,674						622,674	577,711
200806	548,925							548,925	534,752

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Year Ending:	1 Yr. to 2 Yr.	2 Yr. to 3 Yr.	3 Yr. to 4 Yr.	4 Yr. to 5 Yr.	5 Yr. to 6 Yr.	6 Yr. to 7 Yr.
200206	1.079	1.016	0.958	1.002	1.000	1.002
200306	1.064	1.334	0.997	0.904	0.941	
200406	1.052	0.970	1.001	0.997		
200506	0.824	1.005	0.965			
200606	1.013	0.962				
200706	1.146					
Selected	1.050	1.000	0.980	0.975	0.971	1.000
Cumulative	0.974	0.928	0.928	0.947	0.971	1.000

\*When selecting incurred loss development factors, we considered the development of paid losses as well as incurred losses in determining total losses by accident year countrywide. Using actuarial judgment, ultimate losses were selected and incurred loss development factors were determined.

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Exhibit 4

Page 7

INCURRED LOSS DEVELOPMENT - Uninsured / Underinsured Motorist - Property Damage  
 COUNTRYWIDE DATA

Accident Year Ending:	AGE OF DEVELOPMENT							Total Incurred To Date	Projected Ultimate Incurred
	@ 1 Year	@ 2 Years	@ 3 Years	@ 4 Years	@ 5 Years	@ 6 Years	@ 7 Years		
200206	160,891	147,699	150,303	150,488	149,834	147,117	144,720	144,720	144,720
200306	220,461	220,071	213,291	212,511	211,901	211,301		211,301	211,301
200406	108,985	121,228	136,138	136,138	136,138			136,138	136,138
200506	114,066	128,637	127,365	126,265				126,265	126,265
200606	106,651	112,167	110,417					110,417	110,417
200706	191,303	207,999						207,999	207,999
200806	178,541							178,541	189,253

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Year Ending:	1 Yr. to 2 Yr.	2 Yr. to 3 Yr.	3 Yr. to 4 Yr.	4 Yr. to 5 Yr.	5 Yr. to 6 Yr.	6 Yr. to 7 Yr.
200206	0.918	1.018	1.001	0.996	0.982	0.984
200306	0.998	0.969	0.996	0.997	0.997	
200406	1.112	1.123	1.000	1.000		
200506	1.128	0.990	0.991			
200606	1.052	0.984				
200706	1.087					
Selected	1.060	1.000	1.000	1.000	1.000	1.000
Cumulative	1.060	1.000	1.000	1.000	1.000	1.000

\*When selecting incurred loss development factors, we considered the development of paid losses as well as incurred losses in determining total losses by accident year countrywide. Using actuarial judgment, ultimate losses were selected and incurred loss development factors were determined.

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**PROJECTION OF LOSS TRENDS**

The selected annual loss trend percentages, for individual coverages, were determined by analyzing Progressive's countrywide Motor Home data. Some of this data is displayed in this exhibit.

Our analysis involves tracking the trailing 12 month pure premiums, calculated on a calendar year basis, and fitting a curve to this data. We use an exponential least squares regression to generate the line of best fit.

When selecting loss trend percentages for each coverage, we consider the credibility of the data (number of incurred claims), severity and frequency trend as well as pure premium trend, how well the curve fits the data (correlation coefficient of the regression), and actuarial judgment.

Coverage	REGRESSION RESULTS AND SELECTED LOSS TREND					
	Progressive Motor Home 1 Year	Progressive Motor Home 2 Year	Progressive Motor Home 3 Year	Progressive Motor Home 4 Year	Progressive Motor Home 5 Year	Selected Annual Loss Trend
BI	66.11%	10.59%	-12.76%	-11.33%	-11.12%	2.90%
PD	14.27%	7.65%	0.21%	-0.30%	-0.91%	6.00%
PIP	11.44%	-25.57%	-28.97%	-24.68%	-18.55%	-15.72%
UMBI/UIM	-29.90%	4.17%	8.05%	12.67%	15.69%	5.00%
UMPD	27.70%	34.72%	4.29%	-0.32%	-6.79%	8.00%
COMP	18.37%	6.98%	2.14%	3.07%	1.50%	10.00%
COLL	14.88%	12.06%	9.38%	7.71%	5.06%	10.49%

**PROJECTION OF PREMIUM TRENDS**

Our analysis involves tracking the trailing 12 month average premium at current rate level and fitting a curve to this data. We use an exponential least squares regression to generate the line of best fit.

Coverage	REGRESSION RESULTS AND PREMIUM TREND			
	Progressive Motor Home 1 Year	Progressive Motor Home 2 Year	Progressive Motor Home 3 Year	Selected Annual Premium Trend
BI/PD	0.58%	-0.01%	-0.40%	0.00%
PIP	0.46%	-0.34%	-0.64%	0.00%
UMBI/UIM	1.45%	1.60%	2.01%	1.50%
UMPD	1.68%	0.90%	-0.06%	0.75%
COMP	-0.09%	0.36%	1.30%	0.50%
COLL	0.65%	1.37%	2.23%	1.50%

**TREND PERIOD**

Accident Year Ending	Average Past Date of Loss	Effective Date of Rate Revision	Projected Duration of Revision	Policy Term	Average Future Date of Loss *	Months in Trend Period **
Jul-06	28-Jan-06	04-Dec-08	24	12	04-Jun-10	52
Jul-07	29-Jan-07	04-Dec-08	24	12	04-Jun-10	40
Jul-08	30-Jan-08	04-Dec-08	24	12	04-Jun-10	28

\* Effective Date + 1/2 (Projected Duration) + 1/2 (Policy Term)

\*\* Number of months between Average Past and Average Future Dates of Loss

**TREND FACTORS**

Coverage	Loss trend Jul-06	Loss trend Jul-07	Loss trend Jul-08	Prem. trend Jul-06	Prem. trend Jul-07	Prem. trend Jul-08
BI	1.132	1.100	1.069	1.000	1.000	1.000
PD	1.289	1.215	1.146	1.000	1.000	1.000
PIP	0.475	0.564	0.670	1.000	1.000	1.000
UMBI/UIM	1.237	1.178	1.121	1.067	1.051	1.036
UMPD	1.398	1.294	1.198	1.033	1.025	1.018
COMP	1.514	1.376	1.251	1.022	1.017	1.012
COLL	1.544	1.397	1.264	1.067	1.051	1.036

Trend Factor =  $((1 + \text{Annual Trend Percentage}) ^ (\text{Months in Trend Period} / 12 \text{ Months}))$

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RATE LEVEL HISTORY

	Effective Date:	October-02	December-03	August-06
<u>Coverage</u>				
BI / PD		22.1%	-0.3%	-11.9%
UMBI/UIM		12.4%	0.1%	-0.3%
UMPD		37.7%	0.0%	-0.4%
Personal Injury Protection		0.0%	-0.7%	-0.2%
Comprehensive		22.5%	0.1%	-12.0%
Collision		0.0%	0.0%	10.0%

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EFFECT OF INVESTMENT INCOME

In setting the provision for profit, in the BLR, the other income from investment earnings attributable to unearned premium and loss reserves was considered as follows:

	Liability	Physical Damage
1. Loss & Loss Expense Reserves at 12/31/06	\$4,089,634,960	\$13,141,497
2. Loss & Loss Expense Reserves at 12/31/07	\$4,229,032,839	\$19,933,290
3. Mean Loss & Loss Expense Reserves	\$4,159,333,900	\$16,537,394
4. Unearned Premium Reserves at 12/31/06	\$1,962,093,002	\$1,486,364,200
5. Unearned Premium Reserves at 12/31/07	\$1,882,619,249	\$1,470,642,780
6. Mean Unearned Premium Reserves	\$1,922,356,126	\$1,478,503,490
7. Deduction for Prepaid Expenses	\$292,390,367	\$224,880,381
8. Gross Investment Reserve	\$5,789,299,659	\$1,270,160,503
9. Deduction for Agent Balances	\$1,078,311,489	\$829,340,245
10. Net Investment Reserve	\$4,710,988,170	\$440,820,258
11. Net Investment Income	\$540,610,074	\$540,610,074
12. Cash & Invested Assets	\$12,815,573,627	\$12,815,573,627
13. Rate of Investment Income	4.22%	4.22%
14. Investment Income on All Reserves	\$198,803,701	\$18,602,615
15. Earned Premium	\$7,153,844,209	\$5,051,103,449
16. Investment Income as a % of EP Before Federal Income Tax	2.78%	0.37%
17. Investment Income as a % of EP After Federal Income Tax	2.25%	0.30%

Source: All Progressive Companies Combined 2007 Annual Statement

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EFFECT OF INVESTMENT INCOME - Explanatory Notes

- Line 1. PC countrywide Loss & Loss Expense Reserves at beginning of the year by line.
- Line 2. PC countrywide Loss & Loss Expense Reserves at end of the year by line
- Line 3. (Line 1 plus Line 2) / 2.
- Line 4. PC countrywide Unearned Premium Reserve at beginning of the year by line.
- Line 5. PC countrywide Unearned Premium Reserve at end of year by line
- Line 6. (Line 4 plus Line 5) / 2.
- Line 7. (Line 6) times PC expense ratio (commission, 1/2 of acquisition costs 1/2 of general expenses, and taxes by line (from Annual Statement, line 11)
- Liability 0.1521 Physical Damage 0.1521
- Line 8. (Line 3 plus Line 6) - Line 7.
- Line 9. (Countrywide Agent's Balances Due) x A x M.
- A = Unearned Premium Reserves / Unearned Premium  
A = 0.4642 for Liability A = 0.3570 for Physical Damage
- M = 100% - Commissions - taxes - general expenses - other acquisitions  
100 % - Commissions  
M = 0.9109 for Liability M = 0.9109 for Physical Damage
- Line 10. (Line 8 - Line 9).
- Line 11. Line 11 of the Underwriting & Investment Exhibit on Page 4 of the Annual Statements for the PC.
- Line 12. Sum of items 1 to 7 inclusive of Page 2 of the Annual Statements for the PC.
- Line 13. (Line 11 / Line 12)
- Line 14. (Line 13 x Line 10)
- Line 15. PC Countrywide Earned Premium by Line.
- Line 16. (Line 14 / Line 15)
- Line 17. (Line 16 X (1.0 - Federal Income Tax Withheld)).

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Mayfield Village, OH 44143  
1-800-876-6327  
FAX 440-395-7445

October 3, 2008

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Attn: Mr. William R. Lacy  
Director, Property and Casualty Division

Re: Progressive Casualty Insurance Company (NAIC No. 155-24260)  
Progressive Direct Insurance Company (NAIC No. 155-16322)  
Progressive Northwestern Insurance Company (NAIC No. 155-42919)

200801 Motorcycle Program  
Revised Rates and Rules Filing  
SERFF Tracking Number: PRGS-125829338

Dear Mr. Lacy:

Progressive is pleased to submit for your review and approval its Revised Rates and Rules Filing for the above captioned program. We propose effective dates of November 14, 2008 for new business and December 24, 2008 for renewal business.

The proposed rate level change is 21.9%. Support of proposed changes is detailed as follows:

- A. Rules – replaces those on file.
- B. Actuarial Summary
- C. Rate Detail by Coverage – replaces those on file.

With this revision, we will be moving to Progressive's new credit model called 'A41.' This is the same algorithm that was filed in our private passenger automobile program effective 3/28/2008.

To the best of our knowledge, this filing is in compliance with State and Insurance Department laws and regulations. We have not knowingly violated any Insurance Department directives concerning Recreational Vehicle insurance.

Your earliest review and approval is appreciated. Please feel free to call me at 1-800-876-6327, ext. 8-575-1303 or e-mail me at [matthew\\_lavigne@progressive.com](mailto:matthew_lavigne@progressive.com) if you should have any questions or concerns.

Sincerely,

Matthew LaVigne  
Pricing Analyst

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<i>SERFF Tracking Number:</i>	<i>PRGS-125829338</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>AR RV 200801</i>		
<i>Project Name/Number:</i>	<i>AR RV 200801/AR RV 200801</i>		

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Supporting Document	NAIC loss cost data entry document	10/10/2008	Exhibit RF1_MT.pdf Exhibit RF1_TT.pdf
No original date	Supporting Document	NAIC loss cost data entry document	09/23/2008	

**NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE NOV. 14, 2008)**

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR MT 2008-01 RATES AND RULES</b>
-----------	---	--------------------------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	<b>N/A</b>
-----------	--	------------

		Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Progressive Casualty Insurance Company</b>		<b>B.</b>	<b>24260</b>
		<b>Progressive Direct Insurance Company</b>			<b>16322</b>
		<b>Progressive Northwestern Insurance Company</b>			<b>42919</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>Special Lines</b>		<b>B.</b>	<b>Special Lines</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>BI</b>	<b>8.1%</b>	<b>0.0%</b>	<b>70.40%</b>				
<b>PD</b>	<b>7.5%</b>	<b>0.0%</b>	<b>70.40%</b>				
<b>MP</b>	<b>5.1%</b>	<b>0.0%</b>	<b>70.40%</b>				
<b>PIP</b>	<b>-33.8%</b>	<b>-19.4%</b>	<b>70.40%</b>				
<b>UMBI/UIM</b>	<b>7.6%</b>	<b>-0.1%</b>	<b>70.40%</b>				
<b>UMPD</b>	<b>15.6%</b>	<b>5.0%</b>	<b>70.40%</b>				
<b>COMP</b>	<b>24.5%</b>	<b>20.0%</b>	<b>68.50%</b>				
<b>COLL</b>	<b>41.2%</b>	<b>35.0%</b>	<b>68.50%</b>				
<b>TOTAL OVERALL EFFECT</b>	<b>21.2%</b>	<b>15.8%</b>	<b>69.10%</b>				

6.		5 Year History      Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2003</b>	<b>1,533</b>	<b>0.0%</b>	<b>12/30/03</b>	<b>720</b>	<b>274</b>	<b>75.6%</b>	<b>72.8%</b>
<b>2006</b>	<b>1,457</b>	<b>-7.0%</b>	<b>08/03/06</b>	<b>936</b>	<b>311</b>	<b>72.5%</b>	<b>72.7%</b>

7.	
Expense Constants	
A. Total Production Expense	<b>19.83%</b>
B. General Expense	<b>1.57%</b>
C. Taxes, License & Fees	<b>4.41%</b>
D. Underwriting Profit & Contingencies	<b>6.00%</b>
E. Other (Investment Income)	<b>-0.88%</b>
F. TOTAL	<b>30.93%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  15%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  -49%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

**NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE NOV. 14, 2008)**

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR TT 2008-01 RATES AND RULES</b>
-----------	---	--------------------------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	<b>N/A</b>
-----------	--	------------

Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>B.</b>	
	<b>Progressive Casualty Insurance Company</b>		<b>24260</b>
	<b>Progressive Direct Insurance Company</b>		<b>16322</b>
	<b>Progressive Northwestern Insurance Company</b>		<b>42919</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>B.</b>	
	<b>Special Lines</b>		<b>Special Lines</b>

**5.**

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>COMP</b>	<b>-2.2%</b>	<b>60.0%</b>	<b>68.9%</b>				
<b>COLL</b>	<b>-4.5%</b>	<b>-10.0%</b>	<b>68.9%</b>				
<b>PE</b>	<b>-34.1%</b>	<b>-12.0%</b>	<b>68.9%</b>				
<b>TOTAL OVERALL EFFECT</b>	<b>-0.7%</b>	<b>-2.6%</b>	<b>68.9%</b>				

**6.**

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2003</b>	<b>1,020</b>	<b>0.0%</b>	<b>12/30/03</b>	<b>250</b>	<b>156</b>	<b>75.9%</b>	<b>72.7%</b>
<b>2006</b>	<b>1,221</b>	<b>0.0%</b>	<b>08/03/06</b>	<b>456</b>	<b>273</b>	<b>70.8%</b>	<b>72.1%</b>

**7.**

Expense Constants	Selected Provisions
A. Total Production Expense	<b>20.02%</b>
B. General Expense	<b>0.28%</b>
C. Taxes, License & Fees	<b>5.14%</b>
D. Underwriting Profit & Contingencies	<b>6.00%</b>
E. Other (Investment Income)	<b>-0.35%</b>
<b>F. TOTAL</b>	<b>31.09%</b>

**8.**   N   Apply Lost Cost Factors to Future filings? (Y or N)

**9.**   15%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

**10.**   -29%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_